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TOP 100 BANKING COMPANIES
TOP 100 FIRMS IN TRUST ASSETS
TOP 200 COMMUNITY BANKS
TOP 300 BANKS IN CONSUMER LENDING
TOP 300 THRIFTS
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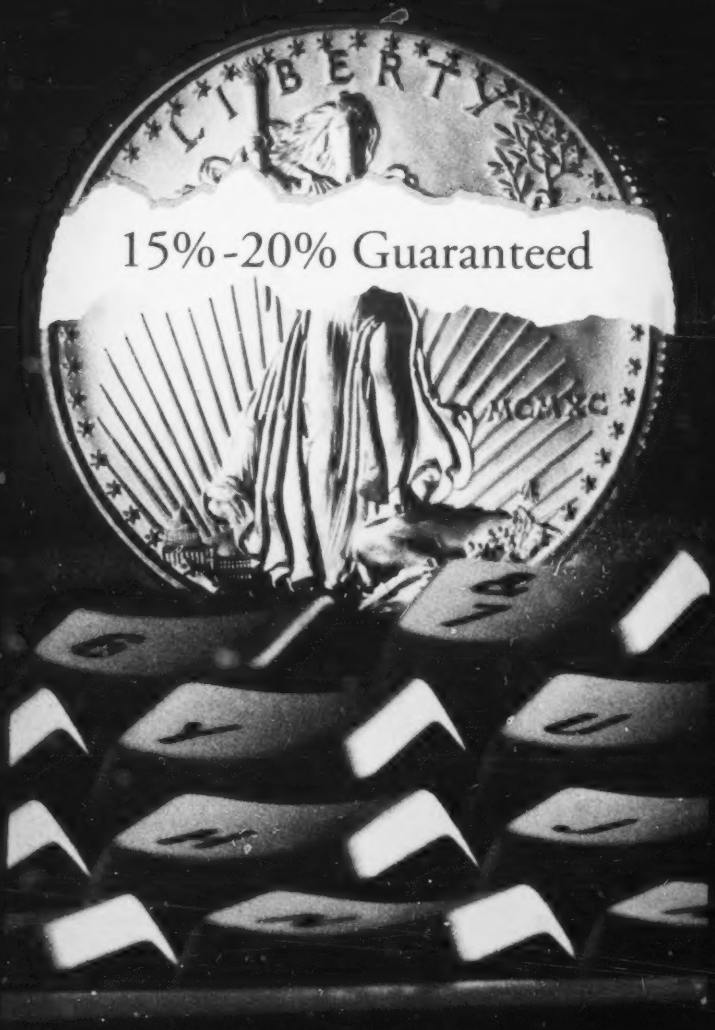

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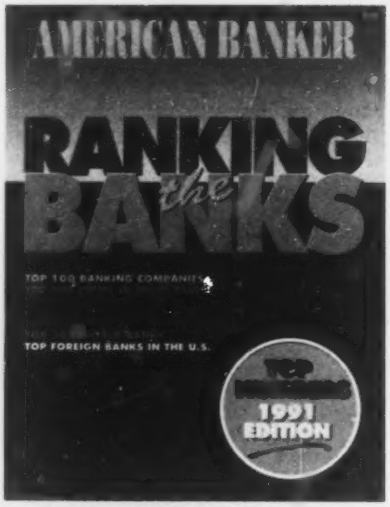


The past 12 months have been tumultuous for the banking industry and it shows up in *American Banker's* annual rankings. To name two major changes:

- Citicorp's retrenchment dropped it from the rankings of top 20 world banking companies;
- Many large commercial banks grew by acquiring more than $50 billion in thrift deposits in 1990, a seven-fold increase from 1989.

These and other important changes are reflected in this issue of *Ranking the Banks, American Banker's* annual compilation of vital statistics about the banking industry.

Some of the fresh data contained in this edition include: risked-based capital ratios of the world's largest banks, page 103; performance of the home equity loan portfolios, page 42; a ranking of bank players by total mortgage investments, page 47; key capital ratios of the nation's top savings institutions, page 67; and a listing of the highest paid bank and thrift executives, page 77.

The statistical information in *Ranking the Banks* — which includes written analyses of key findings — is presented in four sections: commercial banks, bank holding companies, world banks, and thrifts and mortgage companies. In addition, a company index starting on page 134 enables readers to find institutions of interest quickly.

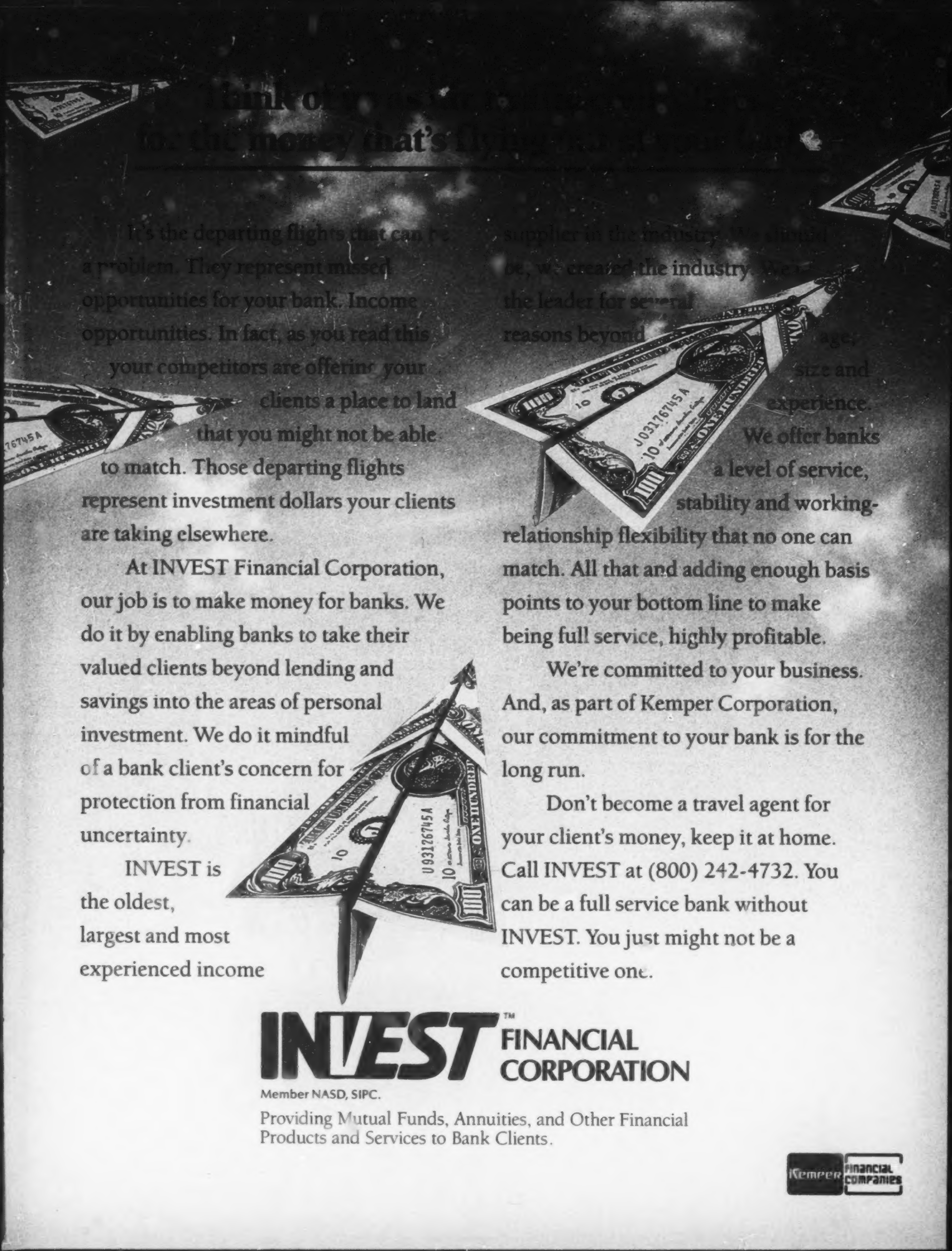
The statistics department staff responsible for the listings includes Harvey Glassman, who maintains the *American Banker's* data bases; John Ferring, who is in charge of generating tables from the various federal regulatory reports; and Franklin Mak, who provided invaluable help in checking and proofreading the material.

We hope you find this year's *Ranking the Banks* to be useful in filling your information needs.

Sincerely,

L. Michael Cacace

L. Michael Cacace
Director of Statistical Services



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WHAT'S INSIDE

COMMERCIAL BANKS

Top 300 Bank Analysis **10**
Top 100 Banks in Deposits **12**
Top 200 Banks in Deposits **14**
Top 300 Banks in Deposits **16**
Geographic Breakdown of Top 300 .... **18-19**
Top 100 Banks in Assets **20**
Top 200 Banks in Assets **21**
Top 300 Banks in Assets **22**
Summary **23**
Mergers **24-25**
Summary **26**
Business Loan Analysis **27**
Top 100 Banks in Business Loans **28**
Geographic Breakdown of Top 100 .... **29**
Summary **29**
Municipal Bond Holdings of Top 100 .... **30**
Commercial Real Estate Analysis **31**
Top 100 in Comm'l Real Estate **32**
Geographic Breakdown of Top 100 .... **33**
Summary **33**
Top 200 in Construction Loans **34**
Fast growing banks in commercial real estate **35**
Banks with High Bad Real Estate Loans to Equity **36**
Consumer Loan Analysis **37**
Top 100 Banks in Consumer Loans **38**
Top 200 Banks in Consumer Loans **39**
Top 300 Banks in Consumer Loans **40**
Geographic Breakdown of Top 300 .... **41-42**
Top 10 Banks' Home Equity Loan Performance .. **42**
Top 200 Banks in Home Equity Loans **43**
Mortgage Investments Analysis **44**
Top 100 Banks in Mortgage-Backed Securities **45**
Top 100 Banks in Collateralized Mortgage Obligations **46**
Top 100 Banks in Total Mortgage Investments **47**
Summary **48**
Automated Clearing House Analysis **49**
Top Originators of ACH Payments **50**
Community Bank Analysis **51**
Top 100 Large Community Banks **52**
Geographic Breakdown of Top 100 .... **53**
Summary **53**
Top 100 Small Community Banks **54**
Geographic Breakdown Top 100 .... **55**
Summary **55**

BANK HOLDING COMPANIES

Top 100 Holding Companies Analysis **58**
Top 50 Bank Holding Companies **60**
Top 100 Bank Holding Companies **62**
Geographic Breakdown Top 100 .... **63**
Banks not controlled by BHCs **63**
Top 100 Earners in Banking **64**
Profitability of Top 100 Earners **65**
Capital Analysis **66**
Top 100 Bank Holding Companies in Tier 1 and Total Capital Ratio Order **67**
Tier 1 and Total Capital of Top 100 Bank Holding Companies **68-69**
Capital Ratios of Top 100 Commercial Banks **70**
1990 Performance **71-72**
First Quarter 1991 Performance **73-74**
Market Capitalization-Yearend 1990 .... **75**
Top 25 Banks in HLT Loans-Yearend 1990 .... **76**
The 100 Highest-Paid Bank Executives in 1990 .. **77**
Highest Paid Bank Executives by Size of Bank **78**
Biggest Raises and Pay Cuts in 1990 .... **78**
Trust Banking Analysis **79**
Top 100 Banks in Managed Assets **80**
Geographic Breakdown of Top 100 .... **82**
Trust Data Aggregates for Top 100 .... **82**
Top 100 Banks in Trust Income **84**
Automated Teller Machines Analysis **86**
Automated Teller Machines at Top Banking Companies **87-90**

CONTINUED *on page 6*

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WHAT'S INSIDE

WORLD BANKING

World Bank Analysis **92**
100 Largest World Banks in Assets **93**
2ND 100 Largest World Banks in Assets **94**
3RD 100 Largest World Banks in Assets **95**
4TH 100 Largest World Banks in Assets **96**
5TH 100 Largest World Banks in Assets **97**
Breakdown of foreign banks in top 500 by country **98-100**
Largest asset gainers and losers **100**
Breakdown of U.S. banks in top 500 by state **101**
Assets of Top 500 Banks by Country **101**
Top 100 Banking Companies in the World **102**
Risk-based Capital Ratios of the Top 100 Banking Companies **103**
Equity Capital Ratios of the Top 100 Banking Companies **103**
Growth in Equity at Top 100 Banking Companies **104**
Exchange rates used in the world bank survey **104**
Foreign Banks in U.S. Analysis **105**
Top 25 Foreign Banks in the U.S. Ranked by Business Loans Outstanding **106**
Top 50 Foreign banks in the U.S. Ranked by Total Assets **106**
Summary of Survey Findings **106-109**
U.S. Offices Opened and Closed by Foreign Banks **109-110**

THRIFTS AND MORTGAGES

Mortgage Servicing Analysis **112**
Top 25 Mortgage Servicers **114**
Top 100 Mortgage Companies **115**
Ownership of the Top 100 Mortgage Companies **118**
Top 300 Thrift Analysis **119**
Top 100 Thrifts in Deposits **120**
Top 200 Thrifts in Deposits **121**
Top 300 Thrifts in Deposits **122**
Geographic breakdown of Top 300 .... **123-126**
Summary **126**
Top 150 Thrifts in Assets **127**
Top 300 Thrifts in Assets **128**
Geographic Breakdown of Top 300 .... **129-130**
Credit Union Analysis **131**
Top 100 Credit Unions **132**
Geographic Breakdown of Top 100 .... **133**
Summary **133**

Index of Institutions 135-152

Editor: Edwin A. Finn, Jr.
Director of statistical services: L. Michael Cacace
Statistics department: Harvey Glassman, John Ferring, Franklin Mak

Special projects director: Patricia Kitchen
Special projects staff: Beth Piskora, Christine Arax

Art director: Pamela Budz Moriarty

Production: Joseph Champey, Robert Lehman, Darin Hamilton, Janis Bruno, Erwin W. Hambright

President: George W. Landgrebe
EVP, general manager, banking: Allan Priaulx
EVP, operations: Joseph M. Valenzano
SVP, circulation: Madeline Krakowsky

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Top 300 Bank Analysis 10
Top 100 Banks in Deposits 12
Top 200 Banks in Deposits 14
Top 300 Banks in Deposits 16
Geographic Breakdown of Top 300 18-19
Top 100 Banks in Assets 20
Top 200 Banks in Assets 21
Top 300 Banks in Assets 22
Summary 23
Mergers and Merger Summary 24-26
Business Loan Analysis 27
Top 100 Banks in Business Loans 28
Geographic Breakdown Top 100 and Summary 29
Municipal Bond Holdings of Top 100 30
Commercial Real Estate Analysis 31
Top 100 in Commercial Real Estate 32
Geographic Breakdown Top 100 and Summary 33
Top 200 in Construction Loans 34
Fast Growing Banks in Commercial Real Estate 35
Banks with High Bad Real Estate Loans to Equity 36
Consumer Loan Analysis 37
Top 100 Banks in Consumer Loans 38
Top 200 Banks in Consumer Loans 39
Top 300 Banks in Consumer Loans 40
Geographic Breakdown of Top 300 41-42
Top 10 Banks' Home Equity Loan Performance 42
Top 200 Banks in Home Equity Loans 43
Mortgage Investments Analysis 44
Top 100 Banks in Mortgage-Backed Securities 45
Top 100 Banks in Collateralized Mortgage Obligations 46
Top 100 Banks in Total Mortgage Investments 47
Summary 48
Automated Clearing House Analysis 49
Top Originators of ACH Payments 50
Community Bank Analysis 51
Top 100 Large Community Banks 52
Geographic Breakdown Top 100 and Summary 53
Top 100 Small Community Banks 54
Geographic Breakdown Top 100 and Summary 55

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Most Banks Meet Capital Rules

Of those falling short, most are expected to make the grade at the end of next year

By Steven Lipin and Jed Horowitz

Despite billions of dollars in losses last year, most of the nation's largest banks already meet the international capital standards that take effect in 1992, according to an *American Banker* survey.

Almost all of the nation's top 300 banks meet a key equity component of the impending guidelines, while 78% meet all the capital requirements.

Most of those falling short are expected to make the grade when the rules kick in at the end of next year.

"The figures are surprisingly positive," said Robert Bostrom, a banking lawyer at the Chicago-based law firm of Winston and Strawn.

"I'm surprised it isn't worse given the losses last year." Banks wrote off over $30 billion in loans in 1990.

American Banker's annual survey, which ranks the top 300 banks in deposits and assets, also measures the capitalization of these banks.

It includes the risk-based capital ratios, disclosed for the first time in yearend regulatory filings.

Target Goal Unexpected

Though most U.S. banks meet the impending guidelines, their capital levels are not overly strong. When the risk-based capital guidelines were passed by international regulators three years ago, they were expected to be a minimum level rather than a target.

Federal Reserve Board Chairman Alan Greenspan has stressed that banks should be in excess of the minimum guidelines.

The risks, say analysts and lawyers, is that further writeoffs of bad loans this year could seriously impair the capitalization of many large banks.

"If the trend in writeoffs continue, that could weaken capital positions" of banks, said Mr. Bostrom.

Banks were required to have total capital equal to 7.25% of their risk-weighted assets at the end of last year. By this looser standard, just 21 of the top 300 banks failed to make the grade.

Passing the 8% Test

However, the eyes of regulators and bank investors are focused much more closely on the 1992 guidelines, which require banks to have total capital ratios equal to 8% of their risk-weighted assets.

The ratios were mandated in 1988 by the Basel Committee, a group of 12 central banks.

As of yearend 1990, one-third of the top 50 banks, including Citibank, Chase Manhattan Bank, and Security Pacific National Bank, do not meet the tougher 8% standard.

They do, however, meet the Tier 1 capital level, which is comprised of the harder-to-find equity capital. Tier 1 capital is predominantly common equity, and must be 50% or more of total capital.

The deficiencies relate to the Tier 2 component, which is primarily subordinated debt and easier to raise. In fact, several banks, including Continental Bank and Security Pacific, already have taken steps to boost their capital levels.

Banks have issued a total of about $2 billion in debt since January. "A lot of the debt issuance this year was all about patching up the Tier 2 component," said Tanya Azarchs, money-center bank analyst at Standard & Poor's Corp.

Separately, the survey found that total deposits at the nation's banks inched upward by 4% during 1990 to $2.6 trillion.

Citibank, Bank of America, and Chase Manhattan Bank maintained their status as the three biggest deposit-holding banks, but a pair of California banks were the year's largest gainers.

West Coast Gains Deposits

Security Pacific jumped to fourth place from sixth during the year, based largely on its aggressive purchases of thrifts.

The Los Angeles bank led all others in the industry by acquiring $7.9 billion of deposits from five banks during 1990.

Security Pacific's northern neighbor, Wells Fargo Bank of San Francisco similarly climbed to fifth from seventh place after acquiring branches with $4.6 billion of deposits from Great American Bank.

The West Coast banks leapfrogged over two New York banks, Manufacturers Hanover and Morgan Guaranty Trust Co., both of which lost deposits during the year, falling to sixth and seventh place. ☐

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Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1990, compared with December 31, 1989, and December 31, 1986
Compiled annually since 1921 by the American Banker

Rank 12/31/90		Deposits		Rank	Gain	Deposits	Rank	Equity Capital	
		12/31/90	12/31/89	1989		12/31/86	1986	12/31/90	12/31/89
1	Citibank, NA, New York	112,586,000,000	111,487,000,000	1		9[illegible],386,000,000	1	8,263,000,000	7,628,000,000
2	Bank of America NT&SA, San Francisco	77,027,000,000	73,295,000,000	2		88,170,000,000	2	4,895,000,000	4,414,000,000
3	Chase Manhattan Bank NA, New York	59,862,000,000	61,720,245,000	3		58,774,855,000	3	3,247,000,000	3,770,846,000
4	Security Pacific National Bank, Los Angeles	45,376,676,000	40,597,338,000	6	+ 2	32,884,306,000	7	3,173,752,000	2,653,816,000
5	Wells Fargo Bank NA, San Francisco	42,716,399,000	36,462,605,000	7	+ 2	15,130,243,000	14	3,353,839,000	2,947,135,000
6	Manufacturers Hanover Trust Co., New York	41,384,000,000	42,736,000,000	4		47,293,025,000	4	2,611,000,000	2,524,000,000
7	Morgan Guaranty Trust Co., New York	37,847,005,000	40,953,451,000	5		41,334,264,000	5	3,361,843,000	2,988,829,000
8	Bank of New York	33,468,870,000	34,411,451,000	8		12,330,888,000	17	2,156,759,000	2,109,304,000
9	Chemical Bank, New York	30,667,000,000	32,312,000,000	9		35,961,297,000	6	2,281,000,000	2,127,000,000
10	Bankers Trust Co., New York	28,844,000,000	27,879,571,000	10		30,777,741,000	8	2,108,000,000	1,503,190,000
11	NCNB Texas National Bank, Dallas	26,593,824,000	25,623,428,000	12	+ 1	9,668,148,000	20	1,712,307,000	1,505,597,000
12	First National Bank, Chicago	25,289,561,000	26,403,340,000	11		24,334,226,000	9	1,752,936,000	1,482,343,000
13	First National Bank, Boston	20,079,100,000	22,061,157,000	13		14,461,329,000	15	1,176,070,000	1,246,060,000
14	NBD Bank, NA, Detroit	16,864,551,000	12,288,133,000	21	+ 7	8,951,708,000	21	1,298,922,000	915,650,000
15	Continental Bank NA, Chicago	16,455,000,000	18,178,226,000	14		18,481,291,000	11	1,730,000,000	1,779,411,000
16	Marine Midland Bank, NA, Buffalo, N.Y.	16,356,546,000	18,021,665,000	15		16,838,287,000	12	1,025,885,000	813,983,000
17	First Interstate Bank of California, Los Angeles	15,831,927,000	17,849,795,000	16		16,501,344,000	13	1,090,591,000	1,037,785,000
18	Republic National Bank, New York	15,750,448,000	14,250,340,000	18		10,021,334,000	19	1,645,535,000	1,533,631,000
19	First Union National Bank of Florida, Jacksonville	12,468,080,000	7,090,935,000	45	+26	3,286,900,000	81	1,379,237,000	613,000,000
20	National Westminster Bank USA, New York	12,425,567,000	12,740,471,000	19		7,910,161,000	25	665,256,000	496,547,000
21	Bank One, Texas, NA, Dallas	12,283,510,000	8,525,136,000	34	+13	5,736,819,000	40	805,847,000	....
22	First Union National Bank, Charlotte, N.C.	12,076,946,000	10,507,659,000	25	+ 3	6,590,068,000	32	900,302,000	957,590,000
23	Union Bank, San Francisco	11,922,019,000	11,637,088,000	22		4,696,329,000	57	1,033,124,000	928,989,000
24	Wachovia Bank & Trust Co., NA, Winston-Salem, N.C.	11,889,754,000	11,344,443,000	23		7,475,133,000	26	1,165,324,000	1,037,665,000
25	Mellon Bank, NA, Pittsburgh	11,834,294,000	15,022,808,000	17		13,778,109,000	16	789,440,000	942,497,000
26	Maryland National Bank, Baltimore	11,817,985,000	6,631,568,000	52	+26	4,908,024,000	52	374,746,000	537,130,000
27	NCNB National Bank of North Carolina, Charlotte	11,802,446,000	10,585,048,000	24		8,194,729,000	23	1,033,953,000	990,818,000
28	CoreStates Bank, NA, Philadelphia	11,796,851,000	7,261,814,000	44	+16	5,744,503,000	39	943,097,000	649,363,000
29	Sovran Bank, NA, Richmond	11,420,893,000	10,193,846,000	27		7,234,439,000	28	833,365,000	852,921,000
30	Southeast Bank, NA, Miami	11,167,261,000	12,715,961,000	20		8,268,358,000	22	625,437,000	782,342,000
31	Pittsburgh National Bank	10,910,127,000	10,263,540,000	26		5,893,977,000	36	798,789,000	716,782,000
32	Connecticut National Bank, Hartford	9,890,645,000	8,196,372,000	38	+ 6	5,536,721,000	41	689,846,000	700,966,000
33	NCNB National Bank of Florida, Tampa	9,856,891,000	9,637,057,000	29		4,352,221,000	62	668,291,000	658,970,000
34	Citizens & Southern National Bank, Atlanta	9,665,732,000	9,468,585,000	30		6,422,473,000	33	881,600,000	813,910,000
35	Seattle-First National Bank	9,563,041,000	9,660,669,000	28		7,328,773,000	27	871,733,000	838,280,000
36	Bank of New England NA, Boston (a)	9,406,853,000	9,208,787,000	31		4,773,447,000	54	(116,937,000)	211,835,000
37	Shawmut Bank, NA, Boston	8,985,225,000	5,451,740,000	72	+35	2,661,092,000	101	668,823,000	642,667,000
38	Valley National Bank, Phoenix	8,676,899,000	8,370,893,000	37		8,156,938,000	24	451,184,000	436,916,000
39	First Fidelity Bank, NA, Newark, N.J.	8,518,761,000	8,615,504,000	33		6,206,679,000	34	547,815,000	596,962,000
40	Norwest Bank Minnesota NA, Minneapolis	8,372,123,000	5,654,443,000	67	+27	4,268,538,000	63	528,473,000	424,838,000
41	First Bank NA, Minneapolis	8,371,501,000	9,104,370,000	32		5,415,656,000	44	637,738,000	517,158,000
42	Comerica Bank-Detroit	8,175,956,000	7,561,148,000	43	+ 1	5,787,590,000	38	548,315,000	473,431,000
43	Midlantic National Bank, Newark, N.J.	8,132,110,000	7,791,480,000	40		2,455,918,000	111	492,756,000	673,944,000
44	Mellon Bank (East) PSFS, NA, Philadelphia	8,111,122,000	3,502,200,000	112	+68	3,000,430,000	89	745,340,000	179,450,000
45	Meridian Bank, Reading, Pa.	8,006,495,000	8,394,187,000	36		2,922,490,000	90	526,412,000	580,514,000
46	Bank of Hawaii, Honolulu	7,967,360,000	6,940,435,000	49	+ 3	3,839,512,000	68	522,710,000	446,180,000
47	Michigan National Bank, Farmington Hills	7,717,635,000	7,888,735,000	39		....	....	658,256,000	657,160,000
48	Boatmen's National Bank, St. Louis	7,664,598,000	5,080,552,000	79	+31	2,199,866,000	123	581,300,000	548,282,000
49	Crestar Bank, Richmond	7,612,797,000	7,631,619,000	42		5,313,361,000	46	604,218,000	591,857,000
50	State Street Bank & Trust Co., Boston	7,597,039,000	6,137,917,000	58	+ 8	4,552,314,000	59	650,029,000	620,563,000
51	United States National Bank, Portland, Ore.	7,575,817,000	6,994,001,000	47		5,053,408,000	49	821,571,000	715,237,000
52	Banco Popular de Puerto Rico, San Juan	7,434,524,000	4,926,304,000	81	+29	3,365,265,114	77	559,758,000	375,807,000
53	Ameritrust Co. NA, Cleveland	7,193,000,000	7,072,134,000	46		5,103,142,000	48	514,152,000	595,416,000
54	Harris Trust & Savings Bank, Chicago	6,881,758,000	6,854,159,000	51		5,534,960,000	43	587,055,000	542,582,000
55	Connecticut Bank & Trust Co. NA, Hartford (a)	6,860,236,000	8,450,053,000	35		6,090,426,000	35	134,335,000	188,970,000
56	Huntington National Bank, Columbus, Ohio	6,837,531,000	6,566,863,000	53		4,832,109,000	53	560,665,000	536,045,000
57	Manufacturers National Bank, Detroit	6,812,205,000	6,946,034,000	48		4,754,163,000	56	557,774,000	511,226,000
58	Boston Safe Deposit & Trust Co.	6,785,766,000	7,782,273,000	41		3,008,186,000	88	839,560,000	979,532,000
59	Texas Commerce Bank NA, Houston	6,781,939,000	6,416,672,000	55		7,052,245,000	29	605,966,000	618,271,000
60	Fleet National Bank, Providence, R.I.	6,781,823,000	6,111,457,000	59		3,944,299,000	65	517,427,000	591,314,000
61	Fidelity Bank, NA, Philadelphia	6,622,814,000	6,919,305,000	50		5,336,182,000	45	416,756,000	388,416,000
62	Security Pacific Bank Washington, Seattle	6,512,827,000	6,439,119,000	54		5,822,460,000	37	525,503,000	467,854,000
63	First National Bank, Atlanta	6,479,114,000	6,139,163,000	57		5,005,013,000	50	618,251,000	586,102,000
64	Provident National Bank, Philadelphia	6,314,140,000	5,692,972,000	66	+ 2	3,675,004,000	70	428,189,000	510,078,000
65	National Westminster Bank NJ, Jersey City	6,165,963,000	4,209,994,000	93	+28	1,528,750,000	181	421,165,000	294,783,000
66	AmSouth Bank NA, Birmingham, Ala.	6,143,236,000	5,787,896,000	64		3,724,664,000	69	580,435,000	561,759,000
67	First Interstate Bank of Arizona NA, Phoenix	6,136,112,000	6,105,115,000	60		5,135,923,000	47	349,602,000	267,235,000
68	Northern Trust Co., Chicago	5,962,563,000	5,208,610,000	76	+ 8	4,407,239,000	60	508,859,000	442,693,000
69	Bank of California NA, San Francisco	5,935,470,000	5,307,898,000	75	+ 6	2,509,226,000	107	514,408,000	418,623,000
70	Barnett Bank of South Florida NA, Miami	5,812,077,000	5,337,370,130	74	+ 4	3,566,367,000	72	305,769,000	317,102,738
71	Citizens & Southern National Bank, Fort Lauderdale, Fla.	5,662,849,000	5,447,691,000	73	+ 2	724,717,986	337	344,142,000	375,800,000
72	Society National Bank, Cleveland	5,653,381,000	6,280,633,000	56		2,139,512,000	128	485,375,000	456,374,000
73	Riggs National Bank, Washington, D.C.	5,647,120,000	5,702,593,000	65		4,391,330,000	61	264,878,000	279,262,000
74	Signet Bank/Virginia, Richmond	5,626,643,000	5,204,778,000	77	+ 3	3,643,291,000	71	480,071,000	456,196,000
75	Hibernia National Bank, New Orleans	5,574,563,000	5,604,612,000	68		1,894,855,000	146	310,132,000	353,604,000
76	First National Bank of Maryland, Baltimore	5,544,178,000	4,759,549,000	84	+ 8	3,113,665,000	85	377,660,000	370,492,000
77	First American National Bank, Nashville, Tenn.	5,525,998,000	2,269,813,000	175	+98	1,842,890,000	153	357,492,000	155,201,000
78	First Interstate Bank of Oregon NA, Portland	5,297,333,000	5,132,209,000	78		4,125,686,000	64	399,488,000	397,190,000
79	First Alabama Bank, Montgomery	5,267,148,000	4,656,599,000	86	+ 7	2,040,163,000	140	484,430,000	463,466,000
80	National City Bank, Cleveland	5,260,901,000	5,528,397,000	70		3,231,406,000	82	503,199,000	477,793,000
81	Sanwa Bank California, San Francisco	5,241,100,000	5,564,162,000	69		1,337,830,015	200	601,184,000	516,002,000
82	First Tennessee Bank NA, Memphis	5,150,499,000	4,764,950,000	83	+ 1	3,874,100,000	66	364,990,000	349,607,000
83	South Carolina National Bank, Columbia	5,020,752,000	4,667,966,000	85	+ 2	3,050,211,000	86	427,602,000	391,706,000
84	First Florida Bank NA, Tampa	4,939,848,000	4,631,618,000	87	+ 3	3,293,644,000	80	365,261,000	395,286,000
85	Greenwood Trust Co., New Castle, Del.	4,815,684,000	5,493,442,000	71		27,433,000	7986	619,375,000	456,205,000
86	American Security Bank NA, Washington, D.C.	4,764,057,000	4,239,736,000	92	+ 6	3,179,998,000	83	110,158,000	337,174,000
87	Bank of America Arizona, Phoenix (b)	4,746,588,000	....	....		....	....	486,237,000	....
88	Bank of Tokyo Trust Co., New York	4,734,769,000	5,805,020,000	63		4,560,761,000	58	431,796,000	400,362,000
89	Dominion Bank, NA, Roanoke, Va.	4,690,115,000	3,145,300,000	127	+38	2,126,129,000	129	335,715,000	265,155,000
90	First Interstate Bank of Texas, NA, Houston	4,688,492,000	5,881,038,000	62		3,441,145,000	74	248,044,000	25,716,000
91	United Jersey Bank, Hackensack, N.J.	4,616,975,000	3,669,538,000	104	+13	2,369,318,000	117	305,727,000	311,337,000
92	Chase Manhattan Bank (USA), Wilmington, Del.	4,553,242,000	3,213,865,000	123	+31	1,293,662,000	212	818,092,000	691,163,000
93	Central Fidelity Bank, Richmond	4,533,192,000	4,142,504,000	94	+ 1	2,713,241,000	98	326,600,000	302,564,000
94	First Hawaiian Bank, Honolulu	4,487,164,000	4,322,099,000	90		2,666,454,000	100	306,047,000	274,396,000
95	Chase Lincoln First Bank, NA, Rochester, N.Y.	4,485,681,000	4,105,545,000	95		3,326,268,000	78	402,669,000	401,182,000
96	Israel Discount Bank, New York	4,462,690,000	4,404,126,000	89		3,455,011,000	73	280,709,000	255,563,000
97	U.S. Bank of Washington, NA, Seattle	4,430,773,000	3,995,400,000	98	+ 1	1,995,695,000	141	336,866,000	299,110,000
98	Sovran Bank/Tennessee, Nashville	4,420,953,000	3,323,192,000	119	+21	1,598,988,000	173	384,191,000	283,104,000
99	Manufacturers & Traders Trust Co., Buffalo, N.Y.	4,382,835,000	3,023,335,000	134	+35	2,049,704,000	138	264,021,000	218,781,000
100	European American Bank, New York	4,335,057,000	4,607,572,000	88		4,759,432,000	55	257,889,000	450,563,000

For footnotes, see page 16.

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Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1990, compared with December 31, 1989, and December 31, 1986
Compiled annually since 1921 by the American Banker

Rank		Deposits		Rank		Deposits	Rank	Equity Capital	
12/31/90		12/31/90	12/31/89	1989	Gain	12/31/86	1986	12/31/90	12/31/89
101	BancOhio National Bank, Columbus	4,316,076,000	4,241,084,000	91		3,403,932,000	75	337,454,000	339,058,000
102	First-Citizens Bank & Trust Co., Raleigh, N.C.	4,286,669,000	3,239,040,000	122	+20	2,382,529,000	116	232,924,000	227,401,000
103	Trust Company Bank, Atlanta	4,258,126,000	3,663,669,000	106	+ 3	3,044,746,000	87	560,543,000	527,250,000
104	Chemical Bank New Jersey NA, East Brunswick	4,257,958,000	4,024,524,000	97		1,290,287,000	213	231,475,000	291,059,000
105	Team Bank, Fort Worth, Tex.	4,243,742,000	3,780,218,000	101		2,198,540,000	124	244,746,000	-506,136,000
106	Sumitomo Bank of California, San Francisco	4,239,387,000	3,378,390,000	116	+10	2,669,614,298	99	264,705,000	232,605,000
107	Key Bank of Eastern New York NA, Albany	4,209,030,000	2,237,541,000	177	+70	1,589,826,000	174	271,884,000	156,971,000
108	MBNA America Bank, NA, Newark, Del.	4,171,483,000	1,667,986,000	223	+ 115	455,471,000	485	138,561,000	109,460,000
109	First City, Texas-Houston, NA	4,113,118,000	4,843,074,000	82		5,535,797,000	42	205,234,000	368,634,000
110	City National Bank, Beverly Hills	4,102,785,000	3,855,866,000	100		1,990,789,000	142	307,667,000	270,335,000
111	Norstar Bank of Upstate NY, Albany	4,022,002,000	4,040,677,000	96		2,439,928,000	113	372,908,000	326,566,000
112	American National Bank & Trust Co., Chicago	3,945,742,000	3,554,562,000	109		2,827,747,000	95	238,699,000	242,436,000
113	Branch Banking & Trust Co., Wilson, N.C.	3,935,319,000	3,731,838,000	103		2,312,619,000	119	308,791,000	277,490,000
114	LaSalle National Bank, Chicago	3,880,474,000	2,203,684,000	179	+65	1,120,200,000	229	288,291,000	151,274,000
115	BayBank Middlesex, Burlington, Mass.	3,879,631,000	3,533,341,000	111		2,053,140,668	137	193,212,000	218,265,000
116	Continental Bank, Norristown, Pa.	3,853,103,000	3,477,584,000	113		2,444,072,000	112	288,279,000	275,427,000
117	Security Pacific Bank Arizona, Phoenix	3,822,980,000	3,619,887,000	107		3,304,909,000	79	254,352,000	289,604,000
118	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	3,814,066,000	3,577,783,000	108		2,462,743,000	110	334,957,000	344,933,000
119	Bank One, Columbus, NA, Ohio	3,808,331,000	3,262,049,000	120	+ 1	2,072,523,519	132	235,617,000	243,334,000
120	Citibank (South Dakota), NA, Sioux Falls	3,772,935,000	2,630,307,000	148	+28	2,054,864,000	136	1,204,659,000	816,542,000
121	INB National Bank, Indianapolis	3,666,390,000	3,667,168,000	105		2,862,235,000	93	326,409,000	320,333,000
122	Sun Bank NA, Orlando, Fla.	3,639,093,000	3,447,737,000	115		2,568,866,000	103	305,498,000	273,016,000
123	National Community Bank, Rutherford, N.J.	3,626,275,364	3,550,851,000	110		1,707,471,046	164	213,928,595	225,365,000
124	Norstar Bank NA, Buffalo, N.Y.	3,600,746,000	3,329,666,000	118		914,952,649	288	257,202,000	288,322,000
125	Sovran Bank/Maryland, Bethesda	3,598,845,000	3,331,760,000	117		2,503,923,000	108	233,263,000	245,618,000
126	Mercantile Bank of St. Louis NA, Clayton, Mo.	3,482,462,000	3,066,659,000	132	+ 6	241,448,000	856	289,777,000	245,619,000
127	Premier Bank NA, Baton Rouge, La.	3,478,823,000	3,749,929,000	102		1,089,261,000	237	105,539,000	184,600,000
128	Midlantic National Bank/North, West Paterson, N.J.	3,388,057,000	3,181,582,000	126		2,053,616,441	136	207,380,000	252,645,000
129	Citibank (New York State), Perinton	3,289,868,000	3,958,060,000	99		2,842,750,000	94	479,829,000	445,517,000
130	Banco Santander Puerto Rico, Hato Rey	3,243,734,000	1,939,109,000	199	+69	1,028,387,146	257	229,945,000	134,185,000
131	Citizens & Southern National Bank, Columbia, S.C.	3,217,853,000	3,184,061,000	125		2,234,234,855	122	281,255,000	248,642,000
132	Fifth Third Bank, Cincinnati	3,183,426,000	2,966,153,000	136	+ 4	1,564,560,000	175	338,416,000	290,776,000
133	First Union National Bank, Atlanta	3,137,630,000	3,246,746,000	121		....	....	249,883,000	236,770,000
134	First National Bank, Louisville, Ky.	3,135,279,000	3,008,809,000	135	+ 1	2,498,199,000	109	269,278,000	267,513,000
135	Bank One, Indianapolis, NA	3,130,204,000	3,091,449,000	131		2,664,807,000	92	337,435,000	308,814,000
136	Deposit Guaranty National Bank, Jackson, Miss.	3,123,898,000	2,945,751,000	137	+ 1	2,071,701,000	133	223,298,000	288,300,000
137	First Interstate Bank of Washington NA, Seattle	3,114,826,000	3,117,392,000	129		2,797,640,000	96	256,125,000	238,370,000
138	First Interstate Bank of Nevada, NA, Reno	3,097,124,000	3,106,743,000	130		2,314,985,124	118	235,961,000	256,356,000
139	Bank South NA, Atlanta	3,085,861,000	2,876,322,000	140	+ 1	1,737,936,000	162	217,803,000	239,806,000
140	First American Bank of Virginia, McLean	3,084,755,000	3,136,873,000	128		2,062,640,000	134	180,276,000	244,139,000
141	Trustmark National Bank, Jackson, Miss.	3,067,993,993	2,571,454,000	151	+10	1,803,204,457	158	240,909,525	222,736,000
142	Central Bank of the South, Birmingham, Ala.	3,045,455,000	2,933,514,000	138		2,243,380,000	121	288,303,000	274,011,000
143	Bank of Baltimore	2,939,147,000	2,665,597,000	146	+ 3	1,545,857,000	178	206,768,000	208,225,000
144	Union Trust Co., Stamford, Conn.	2,912,069,000	2,848,483,000	141		1,898,787,000	145	180,744,000	239,799,000
145	Bank Leumi Trust Co., New York	2,880,504,000	3,056,650,000	133		2,557,104,733	105	114,879,000	144,539,000
146	First Security Bank of Utah NA, Salt Lake City	2,874,050,000	2,504,707,000	156	+10	2,181,378,000	125	240,612,000	211,519,000
147	Wilmington Trust Co., Del.	2,852,996,000	2,613,380,000	149	+ 2	1,805,641,000	157	295,998,000	257,552,000
148	First Wisconsin National Bank, Milwaukee	2,847,874,000	2,576,607,000	150	+ 2	2,887,542,000	91	247,779,000	238,207,000
149	SouthTrust Bank of Alabama NA, Birmingham	2,789,003,000	2,383,206,000	164	+15	1,683,028,000	167	226,191,000	220,143,000
150	Barclays Bank of New York, NA	2,778,585,000	2,703,620,000	143		1,672,177,000	169	188,832,000	202,875,000
151	Central Trust Co., NA, Cincinnati	2,741,051,000	2,703,551,000	144		1,798,971,000	159	177,742,000	210,220,000
152	Norstar Bank, Melville, N.Y.	2,707,538,000	2,331,419,000	167	+15	1,060,288,000	246	140,111,000	163,161,000
153	Signet Bank Maryland, Baltimore	2,697,955,000	2,565,857,000	153		1,824,389,000	155	195,677,000	215,972,000
154	Union National Bank, Pittsburgh	2,655,304,000	1,999,075,000	191	+37	1,729,000,000	163	156,253,000	143,272,000
155	Valley Bank of Nevada, Las Vegas	2,652,527,000	2,367,526,000	165	+10	974,198,000	270	183,425,000	161,836,000
156	New Jersey National Bank, Pennington	2,625,351,000	2,121,265,000	182	+26	1,792,262,000	160	195,985,000	172,483,000
157	Old Kent Bank & Trust Co., Grand Rapids, Mich.	2,610,099,000	2,568,095,000	152		2,043,801,000	139	217,793,000	210,176,000
158	Imperial Bank, Los Angeles	2,603,809,000	2,512,238,000	155		1,534,091,757	180	184,858,000	163,074,000
159	Society Bank NA, Dayton, Ohio	2,559,228,000	1,698,668,000	215	+56	985,201,471	267	184,993,000	111,978,000
160	Citizens First National Bank, Ridgewood, N.J.	2,542,619,000	2,743,388,000	142		1,362,691,000	198	96,826,000	181,425,000
161	American Express Centurion Bank, Newark, Del.	2,532,359,000	2,918,559,000	139				533,462,000	436,336,000
162	Morgan Bank (Delaware), Wilmington	2,523,224,000	2,323,283,000	168	+ 6	1,203,724,000	220	545,200,000	510,357,000
163	Puget Sound National Bank, Tacoma, Wash.	2,522,540,000	2,359,113,000	166	+ 3	1,277,867,000	214	185,356,000	168,782,000
164	First of America Bank-Southeast Michigan NA, Detroit	2,515,349,000	2,392,939,000	162		889,495,000	296	173,184,000	168,920,000
165	West One Bank Idaho, NA, Boise	2,514,298,000	2,407,595,000	160		2,250,092,000	120	210,156,000	199,906,000
166	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	2,510,004,000	2,065,123,000	186	+20			132,439,000	136,053,000
167	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	2,493,442,000	1,919,134,000	200	+33	1,434,335,000	192	164,339,000	122,133,000
168	Equibank, Pittsburgh	2,454,254,000	2,530,316,000	154		1,881,744,000	147	126,746,000	184,200,000
169	Hamilton Bank, Lancaster, Pa.	2,445,172,000	2,290,285,000	171	+ 2	2,155,228,000	126	214,013,000	206,150,000
170	Rhode Island Hospital Trust National Bank, Providence	2,442,474,000	2,417,841,000	157		1,875,218,000	150	180,993,000	200,033,000
171	NCNB National Bank of South Carolina, Columbia	2,438,761,000	2,383,450,000	163		1,702,384,000	165	305,133,000	292,367,000
172	Norwest Bank Iowa, NA, Des Moines	2,413,443,000	1,245,008,000	269	+97	1,031,529,000	255	164,796,000	76,345,000
173	Society Bank & Trust, Toledo, Ohio	2,402,053,000	2,674,870,000	145		1,667,451,000	170	201,313,000	102,291,000
174	Star Bank, NA, Cincinnati	2,390,345,000	2,410,707,000	159		1,506,570,000	186	254,775,000	233,616,000
175	First Eastern Bank, NA, Wilkes-Barre, Pa.	2,383,782,000	1,989,748,000	193	+18	1,115,353,000	231	153,677,000	156,080,000
176	Whitney National Bank, New Orleans	2,359,777,000	2,248,016,000	176		1,680,552,000	168	163,829,000	193,715,000
177	Bank of the West, Walnut Creek, Calif.	2,320,511,000	1,618,194,000	227	+50	1,076,761,000	243	150,518,000	115,223,000
178	First Fidelity Bank, NA, South Jersey, Burlington Twp., N.J.	2,310,651,000	1,825,687,000	208	+30	1,483,543,000	189	137,583,000	138,744,000
179	Barnett Bank of Central Florida NA, Orlando	2,277,691,000	2,068,002,000	185	+ 6	1,248,831,000	217	142,580,000	133,631,000
180	Key Bank of Central New York, NA, Syracuse	2,251,901,000	1,944,289,000	196	+16	1,082,293,000	242	161,931,000	165,338,000
181	Boatmen's First National Bank, Kansas City, Mo.	2,245,676,000	2,232,669,000	178		1,336,270,000	202	236,087,000	225,993,000
182	United Bank of Denver NA	2,234,603,000	1,902,313,000	203	+ 21	2,081,943,000	131	132,851,000	175,548,000
183	Southern National Bank, Lumberton, N.C.	2,229,419,000	2,090,430,000	184	+ 1	1,325,395,000	205	162,695,000	145,212,000
184	Merchants National Bank & Trust Co., Indianapolis	2,229,039,000	2,096,313,000	183		1,818,204,000	156	194,872,000	195,121,000
185	First National Bank of Commerce, New Orleans	2,229,004,000	2,277,171,000	174		1,629,221,000	171	163,959,000	178,255,000
186	First Fidelity Bank, NA/North Jersey, Totowa, N.J.	2,228,073,000	2,158,066,000	180		1,243,741,000	218	174,941,000	170,035,000
187	Key Bank of Western New York NA, Buffalo	2,226,832,000	926,313,000	336	+ 151	606,115,013	391	169,317,000	74,587,000
188	Citibank (Arizona), Phoenix	2,215,199,000	2,315,606,000	169		467,810,000	475	267,531,000	231,944,000
189	Zions First National Bank, Salt Lake City, Utah	2,214,248,000	1,981,694,000	194	+ 5	2,141,634,000	127	153,847,000	133,437,000
190	United Jersey Bank/Central NA, Princeton, N.J.	2,191,519,000	1,780,089,000	210	+20	464,793,000	478	132,194,000	118,559,000
191	Frost National Bank, San Antonio, Tex.	2,190,766,000	2,283,030,000	172		1,557,626,000	176	135,418,000	139,953,000
192	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,167,6[illegible],000	2,283,011,000	173		1,547,435,000	177	77,639,000	165,399,000
193	Commerce Bank of St. Louis NA, Clayton, Mo.	2,167,086,000	1,956,465,000	195	+ 2	1,114,445,000	234	131,865,000	120,805,059
194	Bank One, Milwaukee NA	2,162,837,000	1,999,796,000	190		1,114,981,000	232	212,864,000	187,939,000
195	United Carolina Bank, Whiteville, N.C.	2,161,425,000	2,027,757,000	189		1,303,589,000	210	152,756,000	143,271,000
196	Industrial Bank of Japan Trust Co., New York	2,156,818,000	3,199,148,000	124		2,398,026,000	115	434,152,000	318,251,000
197	Bank One, Dayton, NA, Ohio	2,117,053,000	1,940,749,000	198	+ 1	1,262,983,000	216	171,275,000	166,088,000
198	Third National Bank, Nashville, Tenn.	2,095,175,000	1,993,183,000	192		2,090,027,000	130	190,200,000	195,748,000
199	Bank of Boston Connecticut, Waterbury	2,072,540,000	2,297,777,000	170		1,487,219,000	188	148,433,000	132,973,000
200	Centura Bank, Rocky Mount, N.C. (c)	2,071,879,000						165,341,000	

For footnotes, see page 16

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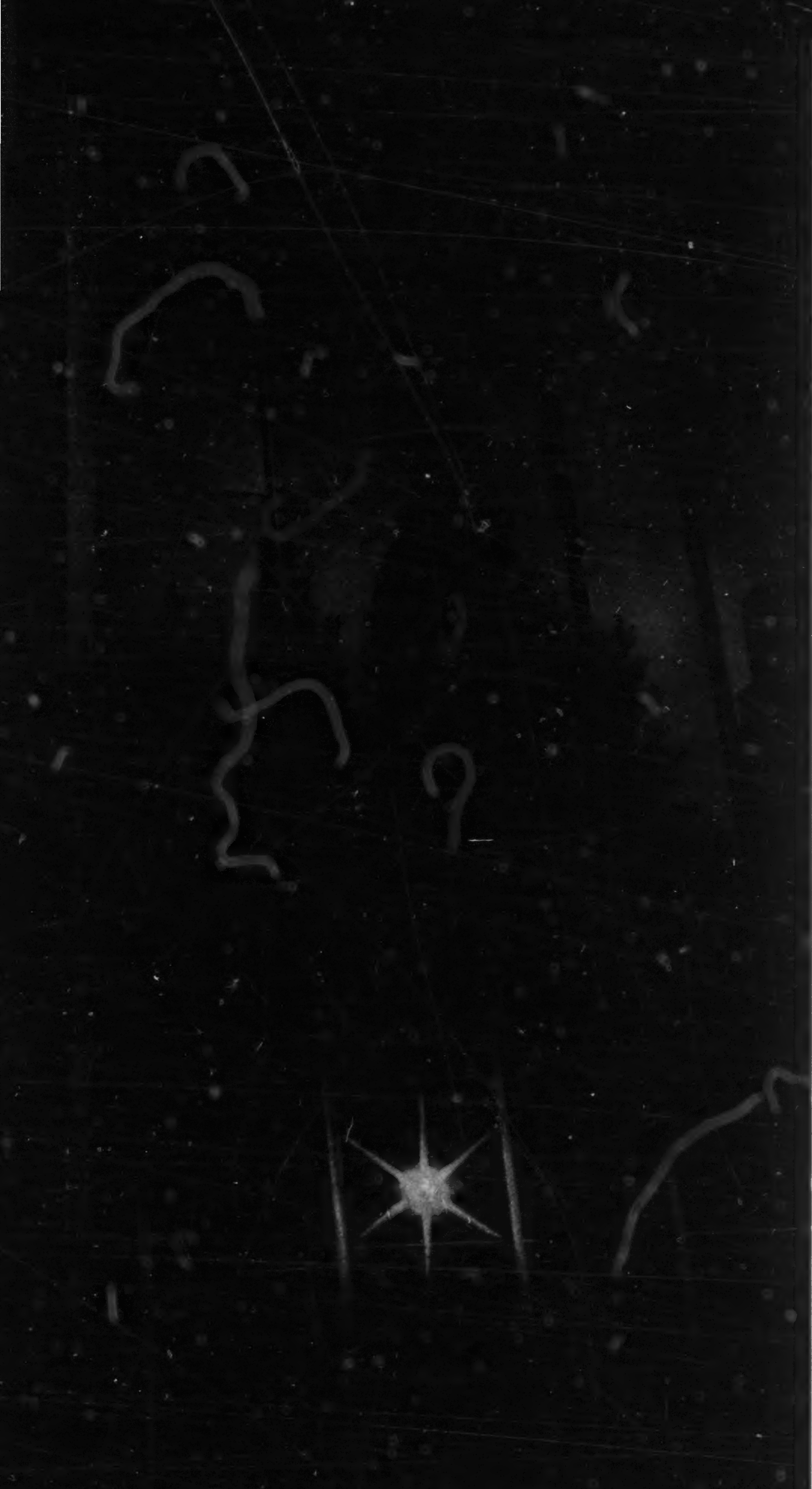

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Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1990, compared with December 31, 1989, and December 31, 1986
Compiled annually since 1921 by the American Banker

Rank 12/31/90		Deposits 12/31/90	Deposits 12/31/89	Rank 1989	Gain	Deposits 12/31/86	Rank 1986	Equity Capital 12/31/90	Equity Capital 12/31/89
201	BayBank South, Dedham, Mass.	2,061,842,000	1,553,095,000	237	+36	945,223,646	280	131,675,000	108,507,000
202	Liberty National Bank & Trust Co., Louisville, Ky.	2,035,655,000	2,060,445,000	187		1,369,373,000	197	190,323,000	174,755,000
203	Texas Commerce Bank Dallas NA	2,030,361,000	1,894,148,000	204	+ 1	427,512,000	507	104,441,000	90,018,000
204	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	2,015,844,000	1,918,777,000	201		1,458,537,000	191	215,905,000	204,358,000
205	Citizens Bank of Maryland, Laurel	1,990,687,000	1,685,578,000	217	+12	1,032,436,616	254	214,821,000	204,608,000
206	M & I Marshall & Ilsley Bank, Milwaukee	1,981,499,000	1,863,470,000	206		1,528,032,000	182	186,877,000	179,179,000
207	United States Trust Co., New York	1,980,648,000	1,941,095,000	197		2,610,250,000	102	182,122,000	174,933,000
208	National State Bank, Elizabeth, N.J.	1,962,052,000	1,902,775,000	202		1,328,101,000	204	101,705,000	127,975,000
209	First City, Texas-Dallas	1,953,321,000	2,140,872,000	181		821,352,000	310	97,007,000	123,853,000
210	First Virginia Bank, Falls Church	1,950,336,000	1,871,455,000	205		1,317,834,000	207	164,805,000	152,716,000
211	Citytrust, Bridgeport, Conn.	1,940,876,000	2,400,921,000	161		1,545,546,000	179	1,915,000	84,095,000
212	Fleet Bank of Connecticut, Hartford	1,924,206,000	1,708,824,000	212		585,090,000	401	109,894,000	145,561,000
213	First Security Bank of Idaho NA, Boise	1,919,777,000	1,602,726,000	229	+16	1,483,061,000	190	147,830,000	142,473,000
214	Sun Bank/Miami NA	1,910,392,000	1,847,080,000	207		1,316,310,000	208	160,947,000	147,929,000
215	Provident Bank, Cincinnati	1,883,146,000	1,641,879,000	225	+10	894,635,000	293	134,285,000	136,356,000
216	Sun Bank/South Florida NA, Fort Lauderdale	1,876,237,000	1,797,627,000	209		952,349,000	277	185,757,000	168,046,000
217	Trust Company of New Jersey, Jersey City	1,864,280,000	1,704,052,000	213		1,043,897,000	251	123,884,000	114,534,000
218	Union Planters National Bank, Memphis, Tenn.	1,862,631,000	2,035,930,000	188		1,323,400,000	206	131,530,000	122,290,000
219	Marquette Bank Minneapolis, NA	1,843,969,000	1,286,837,000	261	+42	1,027,646,000	258	126,817,000	120,012,000
220	Barnett Bank of Jacksonville NA, Fla.	1,837,711,000	1,603,672,000	228	+ 8	1,048,655,000	250	105,142,000	112,708,000
221	Norwest Bank South Dakota NA, Sioux Falls	1,821,153,000	1,637,675,000	226	+ 5	1,331,892,000	203	114,618,000	109,234,000
222	First National Bank, Akron, Ohio	1,796,977,000	1,716,105,000	211		1,526,600,000	183	183,608,000	187,879,000
223	Bank of Delaware, Wilmington	1,768,103,000	1,672,458,000	221		1,114,860,000	233	134,198,000	128,725,000
224	Merchants Bank, NA, Allentown, Pa.	1,750,313,000	1,680,080,156	219		1,169,383,000	222	144,670,000	134,457,100
225	United States Trust Co., Boston	1,724,913,000	965,332,000	323	+98	617,246,000	385	82,955,000	88,485,000
226	Comerica Bank NA, Jackson, Mich.	1,683,891,000	....	....		....	....	132,986,000	....
227	Barnett Bank of Southwest Florida, Sarasota	1,676,720,000	1,586,364,000	231	+ 4	325,910,901	645	100,042,000	102,422,000
228	Central Carolina Bank & Trust Co. NA, Durham, N.C.	1,676,392,000	1,575,041,000	234	+ 6	998,129,000	265	196,101,000	117,750,000
229	Commerce Bank of Kansas City NA, Mo.	1,644,094,000	1,334,364,000	255	+26	1,051,565,000	249	112,593,000	104,683,000
230	Valley National Bank, Passaic, N.J.	1,640,691,000	1,586,994,000	230		1,040,386,000	252	148,101,000	155,027,000
231	First American Bank NA, Washington, D.C.	1,579,968,000	1,579,162,000	233	+ 2	1,074,773,000	244	95,964,000	122,765,000
232	Bank of Oklahoma NA, Tulsa	1,576,061,000	1,697,079,000	216		1,419,368,000	193	70,122,000	61,500,000
233	Mercantile-Safe Deposit & Trust Co., Baltimore	1,572,342,000	1,370,075,000	250	+17	874,553,416	298	172,967,000	157,114,000
234	National Bank of Alaska, Anchorage	1,564,437,000	1,682,878,000	218		891,309,000	295	202,171,000	186,176,000
235	Key Bank of Maine, Augusta	1,558,264,000	1,457,284,000	243	+ 8	416,413,000	515	135,374,000	115,552,000
236	Fleet Bank-NH, Nashua	1,547,210,000	1,566,432,000	236		546,627,000	421	86,054,000	123,877,000
237	First National Bank, Toms River, N.J.	1,529,436,000	1,703,047,000	214		1,112,231,000	235	42,815,000[*]	143,162,000
238	Merchants Bank, Kansas City, Mo.	1,517,443,000	1,675,921,000	220		160,348,000	1336	120,332,000	118,380,000
239	Sunwest Bank of Albuquerque NA, N.M.	1,510,768,000	1,428,159,000	245	+ 6	1,267,294,711	215	126,310,000	135,205,000
240	Bank One, Cleveland, NA	1,486,763,000	1,506,233,000	240		1,030,029,347	256	121,874,000	131,803,000
241	San Diego Trust & Savings Bank, Calif.	1,483,900,000	1,343,063,000	254	+13	990,261,000	266	103,223,000	96,543,000
242	Barnett Bank of Tampa NA, Fla.	1,483,672,000	1,345,582,000	253	+11	806,805,000	315	77,307,000	79,334,000
243	Dominion Bank of Middle Tennessee, Nashville	1,483,571,000	1,353,367,000	251	+ 8	526,506,000	439	88,252,000	111,076,000
244	Fleet Bank of Maine, Portland	1,470,999,000	1,503,516,000	241		513,350,076	442	121,609,000	131,914,000
245	First Valley Bank, Bethlehem, Pa.	1,470,081,000	657,671,000	425	+ 180	643,626,509	368	103,055,000	69,445,000
246	First National Bank, Omaha, Neb.	1,468,137,000	1,230,621,000	274	+28	639,413,314	371	105,733,000	91,505,000
247	Bank of New York (Delaware), Wilmington	1,458,047,000	1,435,314,000	244		63,911,417	3711	375,667,000	282,876,000
248	Security Bank & Trust Co., Southgate, Mich.	1,443,781,000	1,298,274,000	259	+11	936,405,000	284	111,083,000	92,444,000
249	Casco Northern Bank, NA, Portland, Me.	1,443,471,000	1,568,424,000	235		924,672,438	287	72,201,000	103,603,000
250	Summit Bank, Fort Wayne, Ind.	1,419,512,000	1,408,292,000	247		897,227,653	292	111,503,000	106,733,000
251	United Missouri Bank of Kansas City NA	1,412,462,000	1,672,228,000	222		1,295,629,000	211	171,431,000	159,934,000
252	Bankers Trust (Delaware), Wilmington	1,405,886,000	536,250,000	497	+ 245	N.A.	....	295,428,000	277,264,000
253	Summit Trust Co., N.J.	1,394,552,000	1,392,449,000	248		854,558,000	303	85,720,000	80,340,000
254	BayBank Harvard Trust Co., Cambridge, Mass.	1,377,264,000	1,324,366,000	256	+ 2	757,383,000	325	46,948,000	76,671,000
255	Jefferson National Bank, Charlottesville, Va.	1,363,064,000	1,240,749,000	270	+15	959,725,000	274	135,440,000	121,600,000
256	Mark Twain Bank, Ladue, Mo.	1,346,751,000	1,239,906,000	271	+15	156,721,000	1361	109,519,000	97,649,000
257	Colonial Bank, Montgomery, Ala.	1,342,285,000	1,156,843,000	286	+29	199,793,000	1046	106,723,000	92,914,000
258	First American Bank of Maryland, Silver Spring	1,336,972,000	1,286,115,000	262	+ 4	608,540,000	387	79,642,000	89,752,000
259	Fuji Bank & Trust Co., New York	1,327,311,000	2,414,405,000	158		2,427,997,000	114	229,701,000	254,725,000
260	Banco Central Corp., Hato Rey, P.R.	1,326,048,000	1,250,796,000	267	+ 7	1,004,493,796	263	141,086,000	122,309,000
261	Norwest Bank Nebraska NA, Omaha	1,324,721,000	1,295,915,000	260		1,145,307,000	224	71,928,000	77,921,000
262	National Bank of Commerce, Memphis, Tenn.	1,322,914,000	1,279,000,000	263	+ 1	934,261,000	285	126,541,000	113,555,000
263	United Penn Bank, Wilkes-Barre, Pa.	1,322,197,000	1,111,411,000	296	+33	885,770,000	297	85,211,000	79,912,000
264	Bank of Mississippi, Tupelo	1,320,339,000	1,238,825,000	272	+ 8	578,107,000	404	132,870,000	129,246,000
265	IBJ Schroder Bank & Trust Co., New York	1,317,147,000	1,390,817,000	249		1,622,787,000	172	328,221,000	333,419,000
266	First American Bank of New York	1,309,940,000	1,250,258,000	268	+ 2	733,599,000	333	110,707,000	110,280,000
267	Sun Bank of Tampa Bay, Tampa, Fla.	1,308,963,000	1,188,692,000	280	+13	480,107,000	464	109,034,000	104,305,000
268	Central Jersey Bank & Trust Co., Freehold Twp., N.J.	1,306,578,000	1,300,081,000	258		859,743,000	302	101,474,000	118,078,000
269	Bank IV Wichita, NA, Kan.	1,300,393,000	1,203,400,000	277	+ 8	1,089,172,000	238	103,720,000	105,547,000
270	First American Bank of Georgia NA, Atlanta	1,271,660,000	1,351,021,000	252		1,136,029,000	225	86,171,000	112,246,000
271	Daiwa Bank Trust Co., New York	1,268,602,000	1,585,135,000	232		902,954,000	290	186,685,000	180,498,000
272	Key Bank of Oregon, Portland	1,262,135,000	1,164,297,000	283	+ 11	102,153,123	2192	91,988,000	89,735,000
273	Marine Bank, Warren, Pa.	1,251,147,000	1,178,273,000	281	+ 8	792,948,000	317	118,502,000	110,381,000
274	FirsTier Bank, NA, Omaha, Neb.	1,221,893,000	1,122,917,000	293	+19	938,110,000	283	88,856,000	91,105,000
275	First Deposit National Bank, Tilton, N.H.	1,208,287,000	1,166,085,000	283‡	+8	....	....	88,958,000	88,393,000
276	York Bank & Trust Co., Pa.	1,204,826,000	1,015,258,000	311	+36	718,584,000	340	87,093,000	81,766,000
277	International Bank of Commerce, Laredo, Tex.	1,202,396,000	819,173,000	374	+97	501,318,392	449	72,793,000	55,584,000
278	Sunburst Bank, Grenada, Miss.	1,202,114,000	1,256,754,000	265		819,370,096	311	94,970,000	93,794,000
279	Westamerica Bank NA, San Rafael, Calif.	1,188,182,000	1,233,418,000	273		924,839,000	286	82,880,000	74,647,000
280	Gainer Bank NA, Gary, Ind.	1,184,307,000	1,110,451,000	297	+17	649,605,136	365	102,975,000	99,119,000
281	Commonwealth National Bank, Harrisburg, Pa.	1,182,905,000	1,215,016,000	275		1,083,177,000	241	76,075,000	75,019,000
282	Affiliated Bank, Franklin Park, Ill.	1,181,428,000	....	....		....	....	107,867,000	....
283	Barnett Bank of Volusia Cty., De Land, Fla.	1,180,775,000	817,951,000	376	+93	476,405,000	467	56,051,000	51,432,000
284	Security Pacific Bank Oregon, Portland	1,180,195,000	1,050,709,000	306	+22	871,380,000	300	90,145,000	79,593,000
285	First National Bank, Albuquerque, N.M.	1,179,302,000	991,619,000	317	+32	757,893,000	324	73,114,000	92,284,000
286	First Security Nat'l Bank & Trust Co., Lexington, Ky.	1,177,558,000	1,137,237,000	290	+ 4	807,529,000	314	96,203,000	95,988,000
287	First Bank of Montana NA, Billings	1,175,998,000	....	....		....	....	96,777,000	....
288	Key Bank of Puget Sound, Seattle	1,167,216,000	859,326,000	360	+72	602,645,000	383	86,244,000	67,144,000
289	Delaware Trust Co., Wilmington	1,155,167,000	1,129,153,000	292	+ 3	836,747,000	307	105,232,000	97,017,000
290	Provident Bank of Maryland, Baltimore	1,146,332,000	1,136,799,000	291		....	....	110,029,000	116,339,000
291	Bank One, Akron, NA, Ohio	1,143,893,000	1,117,399,000	295	+ 4	784,819,000	318	110,170,000	118,736,000
292	Victoria Bank & Trust Co., Tex.	1,127,336,000	499,405,000	....		539,716,415	428	89,227,000	44,965,000
293	United Counties Trust Co., Cranford, N.J.	1,121,903,000	1,008,689,000	312	+19	837,710,137	306	110,939,000	101,680,000
294	Texas Commerce Bank-El Paso, NA	1,113,986,000	1,051,124,000	305	+ 11	723,114,000	338	81,408,000	75,537,000
295	First Seneca Bank, Butler, Pa.	1,110,901,000	1,081,125,000	301	+ 6	973,502,000	271	83,840,000	79,579,000
296	Laredo National Bank, Tex.	1,110,465,000	1,162,271,000	284		891,460,000	294	86,509,000	69,523,000
297	Brown Brothers Harriman & Co., New York	1,109,458,000	982,357,000	322	+25	762,319,266	323	112,000,000	106,000,000
298	Mitsui Manufacturers Bank, Los Angeles	1,108,877,000	1,177,787,000	282		1,738,541,000	161	117,376,000	123,305,000
299	Liberty National Bank & Trust Co., Oklahoma City	1,106,562,000	1,056,834,000	304	+5	1,793,574,000	174	82,838,000	79,092,000
300	Republic National Bank, Miami	1,094,990,000	991,824,000	316	+16	834,059,000	327	86,416,000	83,386,000

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1990, and various state banking departments. Deposits for 1990 may not be comparable with deposits reported for 1989 and 1986 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **Equity capital** is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. For large banks, equity capital also includes the cumulative foreign currency translation adjustments. **N.A.**— Not available. **(a)**— The bank's parent, Bank of New England Corp., was ceased by federal regulators in January, 1991. Banks is now operating as an FDIC bridge bank. **(b)**— Bank was formed on June 1, 1990, to acquire Western Savings & Loan Assn., Phoenix, from the Resolution Trust Corp. **(c)**— A newly-chartered bank formed on Nov. 3, 1990, when Peoples Bank & Trust Co., Rocky Mount; Planters National Bank & Trust Co., Rocky Mount; and Peoples Bank Triad, Winston-Salem, merged. **(*)**— Yearend equity capital was not available, therefore, data as of Sept. 30, 1990 were used.

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Top 300 U.S. Commercial Banks

Listed geographically in deposit-size order within states ($ amounts in thousands)

Dep. Rank 12/90		Total Deposits 12/31/90	Tier 1 Capital Ratio	Total Capital Ratio
	Alabama			
66	AmSouth Bank NA, Birmingham	6,143,236	9.84	10.38
79	First Alabama Bank, Montgomery	5,287,148	12.00	13.00
142	Central Bank of the South, Birmingham	3,045,455	9.24	10.28
149	SouthTrust Bank of Alabama NA, Birmingham	2,789,003	7.02	7.97
257	Colonial Bank, Montgomery	1,342,285	6.78	7.77
	Alaska			
234	National Bank of Alaska, Anchorage	1,564,437	14.45	15.70
	Arizona			
38	Valley National Bank, Phoenix	8,676,899	7.31	8.06
67	First Interstate Bank of Arizona NA, Phoenix	6,136,112	9.09	9.97
87	Bank of America Arizona, Phoenix	4,746,588	N.A.	N.A.
117	Security Pacific Bank Arizona, Phoenix	3,822,980	7.82	10.08
186	Citibank (Arizona), Phoenix	2,215,199	9.24	10.76
	California			
2	Bank of America NT&SA, San Francisco	77,027,000	5.55	8.23
4	Security Pacific National Bank, Los Angeles	45,376,676	5.67	7.44
5	Wells Fargo Bank NA, San Francisco	42,716,399	4.90★	8.59★
17	First Interstate Bank of California, Los Angeles	15,831,927	5.56	8.08
23	Union Bank, San Francisco	11,922,019	5.89	9.95
69	Bank of California NA, San Francisco	5,935,470	5.92	10.39
81	Sanwa Bank California, San Francisco	5,241,100	8.92	11.99
104	Sumitomo Bank of California, San Francisco	4,239,387	6.19	8.53
110	City National Bank, Beverly Hills	4,102,785	8.46	9.71
158	Imperial Bank, Los Angeles	2,603,809	7.05	8.28
177	Bank of the West, Walnut Creek	2,320,511	5.18	7.79
241	San Diego Trust & Savings Bank	1,483,900	11.02	12.10
279	Westamerica Bank NA, San Rafael	1,186,182	8.67	10.00
298	Mitsui Manufacturers Bank, Los Angeles	1,106,877	9.78	11.28
	Colorado			
182	United Bank of Denver NA	2,234,603	N.A.	N.A.
	Connecticut			
32	Connecticut National Bank, Hartford	9,890,645	7.78	8.55
55	Connecticut Bank & Trust Co. NA, Hartford	6,860,236	N.A.	N.A.
144	Union Trust Co., Stamford	2,912,069	6.77	8.31
199	Bank of Boston Connecticut, Waterbury	2,072,540	10.18	11.77
211	Citytrust, Bridgeport	1,940,876	N.A.	N.A.
212	Fleet Bank of Connecticut, Hartford	1,924,206	8.88	10.06
	Delaware			
85	Greenwood Trust Co., New Castle	4,815,684	8.77	10.29
92	Chase Manhattan Bank (USA), Wilmington	4,553,242	8.00	8.66
106	MBNA America Bank, NA, Newark	4,171,483	2.73	5.22
147	Wilmington Trust Co.	2,852,996	10.28	11.61
161	American Express Centurion Bank, Newark	2,532,359	7.46	8.96
162	Morgan Bank (Delaware), Wilmington	2,523,224	7.57	10.00
223	Bank of Delaware, Wilmington	1,768,103	8.60	9.85
247	Bank of New York (Delaware), Wilmington	1,458,047	7.35	8.60
252	Bankers Trust (Delaware), Wilmington	1,405,886	9.73	13.58
289	Delaware Trust Co., Wilmington	1,155,167	8.61	9.88
	District of Columbia			
73	Riggs National Bank, Washington, D.C.	5,647,120	5.56	8.14
86	American Security Bank NA, Washington, D.C.	4,764,057	2.47	3.97
231	First American Bank NA, Washington, D.C.	1,579,968	7.80	9.30
	Florida			
19	First Union Nat'l Bank of Florida, Jacksonville	12,468,080	6.70	8.70
30	Southeast Bank NA, Miami	11,167,261	6.20	9.25
33	NCNB National Bank of Florida, Tampa	9,856,891	8.42	8.89
70	Barnett Bank of South Florida NA, Miami	5,812,077	5.44	7.47
71	Citizens & Southern National Bank, Fort Lauderdale	5,662,849	7.32	8.57
84	First Florida Bank NA, Tampa	4,939,848	7.86	9.36
122	Sun Bank NA, Orlando	3,639,093	8.16	9.37
166	Barnett Bank of Pinellas Cty., St. Petersburg	2,510,004	6.57	7.82
167	Barnett Bank of Palm Beach Cty., West Palm Beach	2,493,442	6.30	7.24
179	Barnett Bank of Central Florida NA, Orlando	2,277,691	6.09	7.59
214	Sun Bank/Miami NA	1,910,392	9.50	10.75
215	Sun Bank/South Florida NA, Fort Lauderdale	1,876,237	12.75	14.00
220	Barnett Bank of Jacksonville NA	1,837,711	5.21	7.79
227	Barnett Bank of Southwest Florida, Sarasota	1,676,720	7.65	8.61
242	Barnett Bank of Tampa NA	1,483,672	4.14	5.33
267	Sun Bank of Tampa Bay, Tampa	1,308,963	11.05	12.30
283	Barnett Bank of Volusia Cty., De Land	1,180,775	6.28	7.26
300	Republic National Bank, Miami	1,094,990,000	12.40	13.53
	Georgia			
34	Citizens & Southern National Bank, Atlanta	9,665,732	7.25	8.59
63	First National Bank, Atlanta	6,479,114	8.58	9.58
103	Trust Company Bank, Atlanta	4,258,126	9.08	10.02
133	First Union National Bank, Atlanta	3,137,630	7.09	9.05
139	Bank South NA, Atlanta	3,085,861	6.95	8.45
270	First American Bank of Georgia NA, Atlanta	1,271,680	9.16	10.67
	Hawaii			
46	Bank of Hawaii, Honolulu	7,967,360	13.07	15.24
94	First Hawaiian Bank, Honolulu	4,487,164	8.72	9.61
	Idaho			
165	West One Bank Idaho, NA, Boise	2,514,298	9.73	10.17
213	First Security Bank of Idaho NA, Boise	1,919,777	7.96	9.33
	Illinois			
12	First National Bank, Chicago	25,289,561	4.90	7.50
15	Continental Bank NA, Chicago	16,455,000	7.17	7.53
54	Harris Trust & Savings Bank, Chicago	6,881,758	6.71	7.38
	Illinois (continued)			
68	Northern Trust Co., Chicago	5,982,583	6.90	8.40
112	American National Bank & Trust Co., Chicago	3,945,742	5.78	8.01
114	LaSalle National Bank, Chicago	3,880,474	7.38	8.11
282	Affiliated Bank, Franklin Park	1,181,428	10.49	11.45
	Indiana			
121	INB National Bank, Indianapolis	3,666,390	8.54	10.02
135	Bank One, Indianapolis, NA	3,130,204	8.12	9.13
184	Merchants National Bank & Trust Co., Indianapolis	2,229,039	6.50	8.00
250	Summit Bank, Fort Wayne	1,419,512	8.00	9.56
280	Gainer Bank NA, Gary	1,184,307	6.64	7.13
	Iowa			
172	Norwest Bank Iowa, NA, Des Moines	2,413,443	9.66	10.44
	Kansas			
268	Bank IV Wichita, NA	1,300,393	8.82	10.06
	Kentucky			
118	Citizens Fidelity Bank & Trust Co., Louisville	3,814,086	7.76	9.01
134	First National Bank, Louisville	3,135,279	7.19	8.25
202	Liberty National Bank & Trust Co., Louisville	2,036,656	9.28	10.31
286	First Security Nat'l Bank & Trust Co., Lexington	1,177,558	8.47	9.97
	Louisiana			
75	Hibernia National Bank, New Orleans	5,574,563	5.73	7.37
127	Premier Bank NA, Baton Rouge	3,478,623	8.37	9.15
176	Whitney National Bank, New Orleans	2,359,777	11.12	11.68
185	First National Bank of Commerce, New Orleans	2,229,004	9.24	10.74
	Maine			
235	Key Bank of Maine, Augusta	1,558,284	8.82	9.87
244	Fleet Bank of Maine, Portland	1,470,999	9.96	10.69
249	Casco Northern Bank, NA, Portland	1,443,471	5.93	7.47
	Maryland			
26	Maryland National Bank, Baltimore	11,817,965	3.43★	5.63★
76	First National Bank of Maryland, Baltimore	5,544,178	7.50	9.23
125	Sovran Bank/Maryland, Bethesda	3,598,845	6.77	8.03
143	Bank of Baltimore	2,939,147	7.47	8.29
153	Signet Bank Maryland, Baltimore	2,697,955	7.60	9.84
206	Citizens Bank of Maryland, Laurel	1,990,687	12.02	13.01
233	Mercantile-Safe Deposit & Trust Co., Baltimore	1,572,342	8.07	9.11
258	First American Bank of Maryland, Silver Spring	1,336,972	6.49	8.09
290	Provident Bank of Maryland, Baltimore	1,146,332	12.16	12.16
	Massachusetts			
13	First National Bank, Boston	20,079,100	4.90	7.40
36	Bank of New England NA, Boston	9,406,853	N.A.	N.A.
37	Shawmut Bank, NA, Boston	8,995,225	8.24	9.50
50	State Street Bank & Trust Co., Boston	7,597,039	10.70	11.40
58	Boston Safe Deposit & Trust Co.	6,785,766	10.80	11.70
115	BayBank Middlesex, Burlington	3,879,631	5.79	7.89
201	BayBank South, Dedham	2,061,842	6.52	8.55
225	United States Trust Co., Boston	1,724,913	5.88	7.49
254	BayBank Harvard Trust Co., Cambridge	1,377,264	6.27	9.04
	Michigan			
14	NBD Bank, NA, Detroit	16,864,551	7.30	8.36
42	Comerica Bank-Detroit	8,175,956	6.61	7.83
47	Michigan National Bank, Farmington Hills	7,717,636	8.44	9.86
57	Manufacturers National Bank, Detroit	6,812,205	7.20	8.79
157	Old Kent Bank & Trust Co., Grand Rapids	2,610,099	9.04	10.26
164	First of America Bank-SE Michigan NA, Detroit	2,515,349	9.14	10.16
226	Comerica Bank NA, Jackson	1,683,891	13.04	13.04
248	Security Bank & Trust Co., Southgate	1,443,781	7.03	7.84
	Minnesota			
40	Norwest Bank Minnesota NA, Minneapolis	8,372,123	5.49	8.16
41	First Bank NA, Minneapolis	8,371,501	5.99★	8.40★
219	Marquette Bank Minneapolis, NA	1,843,969	5.35	5.78
	Mississippi			
136	Deposit Guaranty National Bank, Jackson	3,123,898	8.81	10.07
141	Trustmark National Bank, Jackson	3,067,993	10.02	11.27
264	Bank of Mississippi, Tupelo	1,320,339	12.15	13.54
278	Sunburst Bank, Grenada	1,202,114	8.41	9.65
	Missouri			
48	Boatmen's National Bank, St. Louis	7,664,598	10.29	11.53
126	Mercantile Bank of St. Louis NA, Clayton	3,482,462	6.52	7.78
181	Boatmen's First National Bank, Kansas City	2,245,676	10.44	11.89
193	Commerce Bank of St. Louis NA, Clayton	2,167,088	8.17	9.42
229	Commerce Bank of Kansas City NA	1,644,094	9.52†	10.85†
238	Merchants Bank, Kansas City	1,517,443	7.30	8.61
251	United Missouri Bank of Kansas City NA	1,412,462	18.56	19.99
256	Mark Twain Bank, Ladue	1,346,751	7.19	8.14
	Montana			
287	First Bank of Montana NA, Billings	1,175,998	N.A.	N.A.
	Nebraska			
246	First National Bank, Omaha	1,468,137	6.06	7.12
261	Norwest Bank Nebraska NA, Omaha	1,324,721	8.00	8.70
274	FirsTier Bank, NA, Omaha	1,221,893	8.57	10.06
	Nevada			
138	First Interstate Bank of Nevada, NA, Reno	3,097,124	7.32	8.67
155	Valley Bank of Nevada, Las Vegas	2,652,527	9.05	9.68

(†)— Revised since publication on 3/28/91. For other footnotes see next page

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Top 300 U.S. Commercial Banks

Listed geographically in deposit-size order within states ($ amounts in thousands)

Dep. Rank 12/90		Total Deposits 12/31/90	Tier 1 Capital Ratio	Total Capital Ratio
	New Hampshire			
236	Fleet Bank-NH, Nashua	1,547,210	7.26	8.17
275	First Deposit National Bank, Tilton	1,208,287	6.45	7.95
	New Jersey			
39	First Fidelity Bank, NA, Newark	8,518,761	6.19	8.95
43	Midlantic National Bank, Newark	8,132,110	6.75	7.64
65	National Westminster Bank NJ, Jersey City	6,165,963	6.09	7.53
91	UJB/Hackensack	4,616,975	7.32	8.95
104	Chemical Bank New Jersey NA, East Brunswick	4,257,958	6.14	8.25
123	National Community Bank, Rutherford	3,626,275	6.99	8.51
128	Midlantic National Bank/North, West Paterson	3,388,057	7.50	8.32
156	New Jersey National Bank, Pennington	2,625,351	7.78	9.04
160	Citizens First National Bank, Ridgewood	2,542,619	4.62	6.16
178	First Fidelity Bank, NA, S. Jersey, Burlington Twp.	2,310,651	5.17	5.96
186	First Fidelity Bank, NA/North Jersey, Totowa	2,228,073	6.25	6.96
190	United Jersey Bank/Central NA, Princeton	2,191,519	7.14	8.43
208	National State Bank, Elizabeth	1,962,052	5.31	7.32
217	Trust Company of New Jersey, Jersey City	1,864,280	10.00	11.20
230	Valley National Bank, Passaic	1,640,691	10.45	11.55
237	First National Bank, Toms River	1,529,436	N.A.	N.A.
253	Summit Trust Co.	1,394,552	7.33	9.42
268	Central Jersey Bank & Trust Co., Freehold Twp.	1,306,578	9.23	11.75
293	United Counties Trust Co., Cranford	1,121,903	18.80	20.10
	New Mexico			
239	Sunwest Bank of Albuquerque NA	1,510,768	9.56	11.06
285	First National Bank, Albuquerque	1,179,302	N.A.	N.A.
	New York			
1	Citibank, NA, New York	112,586,000	4.88	7.76
3	Chase Manhattan Bank NA, New York	59,862,000	4.08★	7.44★
6	Manufacturers Hanover Trust Co., New York	41,384,000	5.15	8.23
7	Morgan Guaranty Trust Co., New York	37,847,005	5.12	9.23
8	Bank of New York	33,468,870	5.22	7.42
9	Chemical Bank, New York	30,667,000	5.48	8.02
10	Bankers Trust Co., New York	28,844,000	4.93	8.83
16	Marine Midland Bank, NA, Buffalo	16,356,546	6.38	8.50
18	Republic National Bank, New York	15,750,448	15.06	17.32
20	National Westminster Bank USA, New York	12,425,567	4.96	7.32
88	Bank of Tokyo Trust Co., New York	4,734,769	5.17	8.50
95	Chase Lincoln First Bank, NA, Rochester	4,485,681	7.94	8.53
96	Israel Discount Bank, New York	4,462,680	16.80	19.26
99	Manufacturers & Traders Trust Co., Buffalo	4,382,835	6.92	8.42
100	European American Bank, New York	4,335,057	8.12★	9.39★
107	Key Bank of Eastern New York NA, Albany	4,209,030	7.26	8.81
111	Norstar Bank of Upstate NY, Albany	4,022,002	13.76	14.10
124	Norstar Bank NA, Buffalo	3,600,746	9.58	10.35
129	Citibank (New York State), Perinton	3,289,868	8.93	9.21
145	Bank Leumi Trust Co., New York	2,880,504	5.34	7.50
150	Barclays Bank of New York, NA	2,778,585	6.33	8.59
152	Norstar Bank, Melville	2,707,538	7.71	8.53
180	Key Bank of Central New York, NA, Syracuse	2,251,901	7.36	8.29
187	Key Bank of Western New York NA, Buffalo	2,226,832	6.22	8.60
196	Industrial Bank of Japan Trust Co., New York	2,156,818	10.48	13.06
207	United States Trust Co., New York	1,980,648	11.26	12.59
258	Fuji Bank & Trust Co., New York	1,327,311	7.80	9.90
265	IBJ Schroder Bank & Trust Co., New York	1,317,147	9.17	10.41
266	First American Bank of New York	1,309,940	9.43	10.69
271	Daiwa Bank Trust Co., New York	1,268,602	13.27	14.70
297	Brown Brothers Harriman & Co., New York	1,109,458	12.67	12.67
	North Carolina			
22	First Union National Bank, Charlotte	12,076,946	6.79	8.28
24	Wachovia Bank & Trust Co., NA, Winston-Salem	11,889,754	8.46	9.27
27	NCNB National Bank of North Carolina, Charlotte	11,802,446	6.42	8.29
102	First-Citizens Bank & Trust Co., Raleigh	4,286,669	8.64	10.32
113	Branch Banking & Trust Co., Wilson	3,935,319	6.85	9.10
183	Southern National Bank, Lumberton	2,229,419	9.46★	10.69★
195	United Carolina Bank, Whiteville	2,161,425	10.34	11.62
200	Centura Bank, Rocky Mount	2,071,879	8.97	9.98
228	Central Carolina Bank & Trust Co. NA, Durham	1,676,392	9.11	9.11
	Ohio			
53	Ameritrust Co. NA, Cleveland	7,193,000	6.87	7.73
56	Huntington National Bank, Columbus	6,837,531	8.06	9.41
72	Society National Bank, Cleveland	5,653,381	7.27	8.39
80	National City Bank, Cleveland	5,260,901	7.64	8.75
101	BancOhio National Bank, Columbus	4,316,076	7.49	8.74
119	Bank One, Columbus, NA	3,808,331	4.96	7.51
132	Fifth Third Bank, Cincinnati	3,183,426	8.80	11.99
151	Central Trust Co., NA, Cincinnati	2,741,051	5.31	7.40
159	Society Bank NA, Dayton	2,559,228	7.47	8.78
173	Society Bank & Trust, Toledo	2,402,053	9.59	10.52
174	Star Bank, NA, Cincinnati	2,390,345	10.25	11.64
197	Bank One, Dayton, NA	2,117,053	6.77	9.13
215	Provident Bank, Cincinnati	1,883,146	6.70	8.60
222	First National Bank, Akron	1,796,977	9.87	10.58
240	Bank One, Cleveland, NA	1,486,763	7.21	9.66
291	Bank One, Akron, NA	1,143,893	9.27	11.12
	Oklahoma			
232	Bank of Oklahoma NA, Tulsa	1,576,061	(2.21)	(2.21)
299	Liberty National Bank & Trust Co., Oklahoma City	1,106,562	11.62	13.12
	Oregon			
51	United States National Bank, Portland	7,575,817	7.35	8.64
78	First Interstate Bank of Oregon NA, Portland	5,297,333	8.60	9.80
272	Key Bank of Oregon, Portland	1,262,135	7.95	9.00
284	Security Pacific Bank Oregon, Portland	1,180,195	6.93	8.27
	Pennsylvania			
25	Mellon Bank, NA, Pittsburgh	11,834,294	4.53	8.46
28	CoreStates Bank, NA, Philadelphia	11,796,851	6.81	8.84
31	Pittsburgh National Bank	10,910,127	6.24	8.48
44	Mellon Bank (East) PSFS, NA, Philadelphia	8,111,122	10.03	11.88
45	Meridian Bank, Reading	8,006,495	5.41	7.42
61	Fidelity Bank, NA, Philadelphia	6,622,814	5.90	8.47
64	Provident National Bank, Philadelphia	6,314,140	5.92	7.51
116	Continental Bank, Norristown	3,853,103	7.85	8.63
154	Union National Bank, Pittsburgh	2,665,304	7.61	9.11
168	Equibank, Pittsburgh	2,454,254	6.70	7.55
169	Hamilton Bank, Lancaster	2,445,172	8.01	9.60
175	First Eastern Bank, NA, Wilkes-Barre	2,383,782	6.89	8.41
192	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,167,674	4.18	7.79
204	Dauphin Deposit Bank & Trust Co., Harrisburg	2,015,844	11.75	12.53
224	Merchants Bank, NA, Allentown	1,750,313	9.18	10.42
245	First Valley Bank, Bethlehem	1,470,081	5.64	7.41
263	United Penn Bank, Wilkes-Barre	1,322,197	8.91	9.54
273	Marine Bank, Warren	1,251,147	11.70	13.60
276	York Bank & Trust Co.	1,204,826	8.64	9.27
281	Commonwealth National Bank, Harrisburg	1,182,905	9.08	11.27
295	First Seneca Bank, Butler	1,110,901	10.11	11.27
	Puerto Rico			
52	Banco Popular de Puerto Rico, San Juan	7,434,524	9.85	12.77
130	Banco Santander Puerto Rico, Hato Rey	3,243,734	9.70	11.88
260	Banco Central Corp., Hato Rey, P.R.	1,326,048	12.77	14.78
	Rhode Island			
60	Fleet National Bank, Providence	6,781,823	7.39	9.22
170	Rhode Island Hospital Trust Nat'l Bank, Providence	2,442,474	7.71★	9.21★
	South Carolina			
83	South Carolina National Bank, Columbia	5,020,752	9.26	10.48
131	Citizens & Southern National Bank, Columbia	3,217,853	8.93	10.26
171	NCNB National Bank of South Carolina, Columbia	2,438,761	7.77	8.19
	South Dakota			
120	Citibank (South Dakota), NA, Sioux Falls	3,772,935	8.10	9.55
221	Norwest Bank South Dakota NA, Sioux Falls	1,821,153	8.00	9.60
	Tennessee			
77	First American National Bank, Nashville	5,525,998	7.37	8.90
82	First Tennessee Bank NA, Memphis	5,150,499	8.68	12.26
98	Sovran Bank/Tennessee, Nashville	4,420,953	8.31	9.51
198	Third National Bank, Nashville	2,095,175	9.02	10.29
218	Union Planters National Bank, Memphis	1,862,631	8.42	9.93
243	Dominion Bank of Middle Tennessee, Nashville	1,483,571	7.77	9.30
262	National Bank of Commerce, Memphis	1,322,914	7.08	7.62
	Texas			
11	NCNB Texas National Bank, Dallas	26,593,824	8.69	10.08
21	Bank One, Texas, NA, Dallas	12,283,510	7.86	9.17
58	Texas Commerce Bank NA, Houston	6,781,939	6.39	8.29
90	First Interstate Bank of Texas, NA, Houston	4,688,492	7.25	7.77
105	Team Bank, Fort Worth	4,243,742	10.78	11.66
109	First City, Texas-Houston, NA	4,113,118	3.06	5.16
191	Frost National Bank, San Antonio	2,190,766	11.55	13.30
203	Texas Commerce Bank Dallas NA	2,030,361	6.84	8.25
209	First City, Texas-Dallas	1,953,321	4.74	6.27
277	International Bank of Commerce, Laredo	1,202,396	10.13	11.10
292	Victoria Bank & Trust Co.	1,127,336	12.67	13.91
294	Texas Commerce Bank-El Paso, NA	1,113,986	10.38	11.86
296	Laredo National Bank	1,110,465	17.40	18.87
	Utah			
146	First Security Bank of Utah NA, Salt Lake City	2,874,050	9.04	10.68
189	Zions First National Bank, Salt Lake City	2,214,248	9.36	10.21
	Virginia			
29	Sovran Bank, NA, Richmond	11,420,893	6.78	7.53
49	Crestar Bank, Richmond	7,612,797	6.53	8.82
74	Signet Bank/Virginia, Richmond	5,626,643	8.11	10.70
89	Dominion Bank, NA, Roanoke	4,690,115	4.86★	6.09★
93	Central Fidelity Bank, Richmond	4,533,192	7.26★	8.81★
140	First American Bank of Virginia, McLean	3,084,755	6.37	7.89
210	First Virginia Bank, Falls Church	1,950,336	7.32	7.97
255	Jefferson National Bank, Charlottesville	1,363,064	13.58	14.54
	Washington			
36	Seattle-First National Bank	9,563,041	7.98	10.52
62	Security Pacific Bank Washington, Seattle	6,512,827	7.38	9.71
97	U.S. Bank of Washington, NA, Seattle	4,430,773	5.97	7.15
137	First Interstate Bank of Washington NA, Seattle	3,114,826	N.A.	N.A.
163	Puget Sound National Bank, Tacoma	2,522,540	6.53	7.47
288	Key Bank of Puget Sound, Seattle	1,167,216	5.30	6.10
	Wisconsin			
148	First Wisconsin National Bank, Milwaukee	2,847,874	7.72★	8.77★
194	Bank One, Milwaukee NA	2,162,837	8.36★	9.29★
206	M & I Marshall & Ilsley Bank, Milwaukee	1,981,499	8.40★	9.56★

Data source: American Banker survey and banks' federal regulatory report of condition. **Tier 1 Capital Ratio**: is tier 1 capital divided by weighted risk assets, using the 1990 guidelines. **Total Capital Ratio**: is total qualifying capital (tier 1 plus tier 2 capital) divided by weighted risk assets, using the 1990 guidelines. **Tier 1 capital** (1990 guidelines) consists of common stockholders' equity, qualifying noncumulative perpetual preferred stock and related surplus, minority interest in the stockholders' equity accounts of consolidated subsidiaries, and other allowable supplementary capital during the transition period, minus goodwill and other disallowed intangibles. **Tier 2 capital** (1990 guidelines) consists subordinated debt plus intermediate term preferred stock up to a maximum of 50% of tier 1 capital, qualifying loan and lease loss reserves limited to 1.50% of gross risk weighted assets: cummulative perpetual preferred stock and related surplus, hybrid capital instruments and mandatory convertible notes, and other, which includes deferred losses pursuant to 12 U.S.C. 1823(j). For the purposes of calculating the total capital requirements, Tier 2 capital cannot exceed the amount of Tier 1 capital. Also, during the transition period, the guidelines reduce the amount of the allowance that may be included in total capital. By yearend 1990, the amount of the allowance qualifying as capital was 1.5% of an institutions weighted risk assets. By yearend 1992, the amount of the allowance qualifying for inclusion in Tier 2 capital cannot exceed 1.25% of weighted risk assets. Also, during the transition, in computing the ratios, **gross risk adjusted assets are reduced** by the unsused portion of the allowance for loan losses and by disallowed intangibles. **The capital targets:** by yearend 1990, the ratios of Tier 1 and total capital to weighted risk assets should be **3.625%** and **7.25%**, respectively. By yearend 1992, the ratios of Tier 1 and total capital to weighted risk assets should be **4.00%** and **8.00%**, respectively. (★)— Calculated using the more stringent 1992 guidelines. ( )— Indicates a negative number. N.A.— Not available.

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Top 300 Commercial Banks in the United States

In order of total assets Dec. 31, 1990, compared with Dec. 31, 1989

Rank 12/31/90		Assets 12/31/90	12/31/89	Rank 12/31/89	Gain
1	Citibank, NA, New York	157,821,000,000	161,988,000,000	1	
2	Bank of America NT&SA, San Francisco	96,281,000,000	86,712,000,000	2	
3	Chase Manhattan Bank NA, New York	73,360,000,000	83,807,666,000	3	
4	Morgan Guaranty Trust Co., New York	68,645,842,000	64,707,226,000	4	
5	Manufacturers Hanover Trust Co., New York	57,753,000,000	54,740,000,000	5	
6	Security Pacific National Bank, Los Angeles	55,681,500,000	54,313,683,000	6	
7	Wells Fargo Bank NA, San Francisco	53,823,569,000	45,555,858,000	9	+2
8	Bankers Trust Co., New York	53,681,000,000	51,113,127,000	7	
9	Chemical Bank, New York	48,160,000,000	45,512,000,000	10	+1
10	Bank of New York	42,383,461,000	46,361,809,000	8	
11	First National Bank, Chicago	35,994,285,000	36,410,165,000	11	
12	NCNB Texas National Bank, Dallas	32,729,399,000	33,748,419,000	12	
13	Continental Bank NA, Chicago	26,737,000,000	29,358,018,000	14	+1
14	First National Bank, Boston	24,866,576,000	30,000,100,000	13	
15	Republic National Bank, New York	22,914,176,000	21,030,950,000	18	+3
16	NBD Bank, NA, Detroit	21,858,195,000	17,014,841,000	21	+5
17	Marine Midland Bank, NA, Buffalo, N.Y.	19,546,106,000	21,546,713,000	16	
18	NCNB National Bank of North Carolina, Charlotte	19,070,326,000	20,443,391,000	19	+1
19	First Interstate Bank of California, Los Angeles	19,068,021,000	21,228,507,000	17	
20	First Union National Bank, Charlotte, N.C.	18,738,779,000	16,767,064,000	22	+2
21	Mellon Bank, NA, Pittsburgh	17,381,784,000	22,697,193,000	15	
22	Wachovia Bank & Trust Co., NA, Winston-Salem, N.C.	16,844,993,000	15,143,871,000	25	+3
23	First Union National Bank of Florida, Jacksonville	16,682,706,000	9,180,518,000	55	+ 32
24	CoreStates Bank, NA, Philadelphia	16,537,098,000	10,038,832,000	44	+ 20
25	Pittsburgh National Bank	16,529,301,000	17,151,513,000	20	
26	Union Bank, San Francisco	16,313,083,000	15,375,629,000	24	
27	National Westminster Bank USA, New York	16,246,421,000	14,531,012,000	26	
28	Bank One, Texas, NA, Dallas	14,401,828,000	12,271,581,000	34	+6
29	Sovran Bank, NA, Richmond	14,340,650,000	13,815,734,000	28	
30	Maryland National Bank, Baltimore	14,225,798,000	9,487,848,000	50	+ 20
31	Citizens & Southern National Bank, Atlanta	13,458,315,000	12,441,682,000	31	
32	Bank of New England NA, Boston (a)	13,428,614,000	14,292,638,000	27	
33	Southeast Bank NA, Miami	13,063,547,000	15,966,390,000	23	
34	Seattle-First National Bank	12,380,232,000	12,332,648,000	33	
35	NCNB National Bank of Florida, Tampa	12,186,022,000	11,876,828,000	35	
36	Connecticut National Bank, Hartford	11,949,508,000	12,471,078,000	30	
37	State Street Bank & Trust Co., Boston	11,730,237,000	10,101,462,000	41	+4
38	First Fidelity Bank, NA, Newark, N.J.	11,615,529,000	12,342,949,000	32	
39	First Bank NA, Minneapolis	11,530,717,000	12,702,725,000	29	
40	Norwest Bank Minnesota NA, Minneapolis	11,340,493,000	8,512,834,000	62	+ 22
41	Shawmut Bank, NA, Boston	10,765,994,000	9,270,551,000	54	+ 13
42	Crestar Bank, Richmond	10,710,958,000	10,190,113,000	40	
43	Chase Manhattan Bank (USA), Wilmington, Del.	10,706,688,000	9,387,758,000	53	+ 10
44	United States National Bank, Portland, Ore.	10,691,424,000	10,263,310,000	39	
45	Citibank (South Dakota), NA, Sioux Falls	10,460,383,000	11,142,112,000	37	
46	Comerica Bank-Detroit	10,419,067,000	10,097,839,000	43	
47	Boatmen's National Bank, St. Louis	10,396,683,000	7,808,409,000	72	+ 25
48	Meridian Bank, Reading, Pa.	10,208,572,000	10,100,927,000	42	
49	Harris Trust & Savings Bank, Chicago	10,029,777,000	9,989,430,000	45	
50	Manufacturers National Bank, Detroit	9,909,616,000	8,678,071,000	60	+ 10
51	Fleet National Bank, Providence, R.I.	9,753,976,000	9,701,134,000	49	
52	Texas Commerce Bank NA, Houston	9,678,825,000	11,625,807,000	36	
53	Mellon Bank (East) PSFS, NA, Philadelphia	9,562,772,000	4,670,096,000	114	+ 61
54	Bank of Hawaii, Honolulu	9,486,306,000	8,016,497,000	69	+ 15
55	Valley National Bank, Phoenix	9,434,502,000	9,391,928,000	52	
56	Michigan National Bank, Farmington Hills	9,419,532,000	9,853,367,000	46	
57	Northern Trust Co., Chicago	9,412,611,000	8,634,500,000	61	+4
58	American Express Centurion Bank, Newark, Del.	9,369,644,000	8,754,152,000	59	+1
59	Boston Safe Deposit & Trust Co.	9,329,719,000	10,771,670,000	38	
60	Midlantic National Bank, Newark, N.J.	9,242,653,000	9,818,182,000	47	
61	First National Bank, Atlanta	9,155,029,000	8,493,590,000	63	+2
62	Provident National Bank, Philadelphia	9,021,437,000	8,322,387,000	64	+2
63	Fidelity Bank, NA, Philadelphia	8,942,257,000	9,475,294,000	51	
64	Banco Popular de Puerto Rico, San Juan	8,777,692,000	5,923,309,000	91	+ 27
65	Huntington National Bank, Columbus, Ohio	8,771,333,000	8,899,567,000	58	
66	Bank of Tokyo Trust Co., New York	8,771,093,000	8,239,421,000	65	
67	Ameritrust Co. NA, Cleveland	8,654,303,000	8,923,360,000	57	
68	Bank of California NA, San Francisco	8,493,807,000	7,897,834,000	70	+2
69	National City Bank, Cleveland	8,182,918,000	8,209,006,000	66	
70	Signet Bank/Virginia, Richmond	7,991,481,000	8,934,256,000	56	
71	Security Pacific Bank Washington, Seattle	7,813,116,000	8,073,701,000	68	
72	Society National Bank, Cleveland	7,707,338,000	8,130,642,000	67	
73	AmSouth Bank NA, Birmingham, Ala.	7,681,286,000	7,557,555,000	74	+1
74	First National Bank of Maryland, Baltimore	7,222,067,000	6,367,057,000	83	+9
75	Connecticut Bank & Trust Co. NA, Hartford (a)	7,210,748,000	9,735,030,000	48	
76	Sanwa Bank California, San Francisco	7,140,099,000	6,918,322,000	77	+1
77	National Westminster Bank NJ, Jersey City	7,079,656,000	5,071,749,000	103	+ 26
78	Greenwood Trust Co., New Castle, Del.	7,055,746,000	7,060,646,000	75	
79	South Carolina National Bank, Columbia	6,921,017,000	6,074,409,000	90	+ 11
80	First City, Texas-Houston, NA	6,893,489,000	7,622,619,000	73	
81	Trust Company Bank, Atlanta	6,820,515,000	6,312,806,000	86	+5
82	First Interstate Bank of Arizona NA, Phoenix	6,710,967,000	6,754,000,000	78	
83	Hibernia National Bank, New Orleans	6,560,190,000	6,525,987,000	81	
84	Dominion Bank, NA, Roanoke, Va.	6,527,978,000	4,763,899,000	111	+ 27
85	Citizens & Southern National Bank, Fort Lauderdale, Fla.	6,504,266,000	6,209,090,000	87	+2
86	First American National Bank, Nashville, Tenn.	6,482,160,000	3,047,923,000	165	+ 79
87	First Tennessee Bank NA, Memphis	6,476,127,000	6,142,997,000	88	+1
88	Barnett Bank of South Florida NA, Miami	6,467,260,000	6,108,748,066	89	+1
89	Riggs National Bank, Washington, D.C.	6,313,294,000	6,691,634,000	79	
90	First Alabama Bank, Montgomery	6,176,483,000	5,398,038,000	99	+9
91	Central Fidelity Bank, Richmond	6,173,634,000	5,433,351,000	98	+7
92	Chase Lincoln First Bank, NA, Rochester, N.Y.	6,143,935,000	6,444,770,000	82	
93	First Interstate Bank of Oregon NA, Portland	5,874,919,000	6,333,839,000	85	
94	First Florida Bank NA, Tampa	5,771,961,000	5,570,790,000	97	+3
95	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	5,756,600,000	5,659,249,000	96	
96	Citibank (New York State), Perinton	5,680,632,000	5,719,941,000	94	
97	BancOhio National Bank, Columbus	5,652,343,000	5,910,659,000	93	
98	American Security Bank NA, Washington, D.C.	5,612,314,000	5,915,463,000	92	
99	United Jersey Bank, Hackensack, N.J.	5,542,400,000	5,277,948,000	101	+2
100	U.S. Bank of Washington, NA, Seattle	5,525,483,000	5,091,369,000	102	+2

For footnotes, see page 21A.

Table continues on next page.

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Top 300 Commercial Banks in the United States

In order of total assets Dec. 31, 1990, compared with Dec. 31, 1989

Rank 12/31/90		Assets 12/31/90	Assets 12/31/89	Rank 12/31/89	Gain
101	**Bank of America Arizona, Phoenix (b)**	5,503,875,000			
102	**Manufacturers & Traders Trust Co., Buffalo, N.Y.**	5,474,813,000	4,044,705,000	133	+ 31
103	**Citibank (Nevada) NA, Las Vegas**	5,420,451,000	7,044,688,000	76	
104	**IBJ Schroder Bank & Trust Co., New York**	5,411,555,000	3,074,761,000	163	+ 59
105	**Sovran Bank/Tennessee, Nashville**	5,339,080,000	3,986,337,000	135	+ 30
106	**Morgan Bank (Delaware), Wilmington**	5,293,425,000	4,900,310,000	107	+1
107	**First Interstate Bank of Texas, NA, Houston**	5,155,949,000	6,345,285,000	84	
108	**First Hawaiian Bank, Honolulu**	5,092,271,000	4,765,425,000	110	+2
109	**Bank One, Columbus, NA, Ohio**	5,066,048,000	4,247,840,000	125	+ 16
110	**Team Bank, Fort Worth, Tex.**	4,974,371,000	3,633,833,000	150	+ 40
111	**City National Bank, Beverly Hills**	4,957,622,000	4,696,685,000	113	+2
112	**LaSalle National Bank, Chicago**	4,915,576,000	3,016,449,000	169	+ 57
113	**Chemical Bank New Jersey NA, East Brunswick**	4,912,004,000	4,704,676,000	112	
114	**INB National Bank, Indianapolis**	4,857,246,000	4,960,730,000	105	
115	**Israel Discount Bank, New York**	4,851,565,000	4,776,924,000	109	
116	**Norstar Bank of Upstate NY, Albany**	4,804,824,000	4,542,627,000	115	
117	**First-Citizens Bank & Trust Co., Raleigh, N.C.**	4,795,181,000	3,678,959,000	147	+ 30
118	**Sumitomo Bank of California, San Francisco**	4,794,621,000	4,400,655,000	119	+1
119	**NCNB National Bank of South Carolina, Columbia**	4,789,287,000	5,025,504,000	104	
120	**European American Bank, New York**	4,779,621,000	5,293,279,000	100	
121	**American National Bank & Trust Co., Chicago**	4,769,348,000	4,492,976,000	117	
122	**Mercantile Bank of St. Louis NA, Clayton, Mo.**	4,653,075,000	4,264,659,000	124	+2
123	**Bank of New York (Delaware), Wilmington**	4,624,863,000	3,859,017,000	141	+ 18
124	**Key Bank of Eastern New York NA, Albany**	4,622,944,000	2,624,120,000	186	+ 62
125	**Sun Bank NA, Orlando, Fla.**	4,604,063,000	4,326,301,000	121	
126	**Continental Bank, Norristown, Pa.**	4,528,908,000	4,373,021,000	120	
127	**Fifth Third Bank, Cincinnati**	4,515,079,000	4,105,360,000	131	+4
128	**Bank One, Indianapolis, NA**	4,459,028,000	4,123,294,000	130	+2
129	**MBNA America Bank, NA, Newark, Del.**	4,451,523,000	2,281,181,000	207	+ 78
130	**Branch Banking & Trust Co., Wilson, N.C.**	4,450,626,000	4,456,943,000	118	
131	**First National Bank, Louisville, Ky.**	4,418,386,000	4,303,960,000	122	
132	**Central Bank of the South, Birmingham, Ala.**	4,394,888,000	4,238,285,000	126	
133	**Sovran Bank/Maryland, Bethesda**	4,392,466,000	4,171,579,000	129	
134	**First Union National Bank, Atlanta**	4,374,812,000	4,508,899,000	116	
135	**BayBank Middlesex, Burlington, Mass.**	4,350,934,000	3,972,210,000	137	+2
136	**Industrial Bank of Japan Trust Co., New York**	4,350,491,000	5,575,039,000	96	
137	**Security Pacific Bank Arizona, Phoenix**	4,311,569,000	4,228,792,000	128	
138	**Norstar Bank NA, Buffalo, N.Y.**	4,248,776,000	3,899,913,000	139	+1
139	**Bank South NA, Atlanta**	4,139,344,000	4,072,434,000	132	
140	**Citizens & Southern National Bank, Columbia, S.C.**	4,098,557,000	3,938,167,000	138	
141	**National Community Bank, Rutherford, N.J.**	4,053,170,694	4,022,772,000	134	
142	**Midlantic National Bank/North, West Paterson, N.J.**	3,972,594,000	3,772,322,000	144	+2
143	**Premier Bank NA, Baton Rouge, La.**	3,943,719,000	4,230,700,000	127	
144	**First Wisconsin National Bank, Milwaukee**	3,926,609,000	3,669,265,000	148	+4
145	**SouthTrust Bank of Alabama NA, Birmingham**	3,902,512,000	3,473,260,000	153	+8
146	**Deposit Guaranty National Bank, Jackson, Miss.**	3,860,764,000	3,728,679,000	145	
147	**Wilmington Trust Co., Del.**	3,834,057,000	3,702,878,000	146	
148	**Merchants National Bank & Trust Co., Indianapolis**	3,766,165,000	3,632,032,000	151	+3
149	**First Interstate Bank of Nevada, NA, Reno**	3,723,540,000	3,857,809,000	142	
150	**FCC National Bank, Wilmington, Del.**	3,704,727,000	4,943,849,000	106	
151	**Trustmark National Bank, Jackson, Miss.**	3,693,248,099	3,101,804,000	162	+ 11
152	**Central Trust Co., NA, Cincinnati**	3,686,113,000	3,973,481,000	136	
153	**First American Bank of Virginia, McLean**	3,656,689,000	3,861,848,000	140	
154	**First Security Bank of Utah NA, Salt Lake City**	3,627,643,000	3,411,723,000	154	
155	**Bankers Trust (Delaware), Wilmington**	3,617,242,000	2,404,019,000	199	+ 44
156	**Banco Santander Puerto Rico, Hato Rey**	3,581,853,000	2,171,418,000	214	+ 58
157	**First Interstate Bank of Washington NA, Seattle**	3,557,856,000	3,642,129,000	149	
158	**Signet Bank Maryland, Baltimore**	3,512,768,000	3,788,142,000	143	
159	**Bank of Baltimore**	3,489,250,000	3,319,182,000	157	
160	**Citibank (Maryland) NA, Towson**	3,415,983,000	2,200,593,000	211	+ 51
161	**Norwest Bank Iowa, NA, Des Moines**	3,408,454,000	1,592,699,000	270	+109
162	**Union Trust Co., Stamford, Conn.**	3,354,129,000	3,487,926,000	152	
163	**Star Bank, NA, Cincinnati**	3,311,316,000	3,146,184,000	160	
164	**West One Bank Idaho, NA, Boise**	3,281,901,000	3,258,625,000	158	
165	**Old Kent Bank & Trust Co., Grand Rapids, Mich.**	3,265,610,000	3,238,265,000	159	
166	**Barclays Bank of New York, NA**	3,233,787,000	3,339,696,000	156	
167	**Zions First National Bank, Salt Lake City, Utah**	3,125,047,000	2,500,694,000	196	+ 29
168	**Norstar Bank, Melville, N.Y.**	3,112,358,000	2,623,176,000	187	+ 19
169	**Bank Leumi Trust Co., New York**	3,108,673,000	3,348,375,000	155	
170	**Imperial Bank, Los Angeles**	3,026,980,000	2,914,163,000	172	+2
171	**United Bank of Denver NA**	3,024,885,000	2,870,804,000	174	+3
172	**Society Bank NA, Dayton, Ohio**	3,014,190,000	1,973,134,000	233	+ 61
173	**Boatmen's First National Bank, Kansas City, Mo.**	2,968,794,000	3,033,435,000	166	
174	**New Jersey National Bank, Pennington**	2,953,811,000	2,428,007,000	198	+ 24
175	**Fuji Bank & Trust Co., New York**	2,942,520,000	4,291,061,000	123	
176	**Valley Bank of Nevada, Las Vegas**	2,933,238,000	2,881,101,000	173	
177	**Union National Bank, Pittsburgh**	2,923,114,000	2,296,402,000	205	+ 28
178	**Hamilton Bank, Lancaster, Pa.**	2,902,171,000	2,727,436,000	177	
179	**Rhode Island Hospital Trust National Bank, Providence**	2,881,288,000	2,965,676,000	170	
180	**Whitney National Bank, New Orleans**	2,839,396,000	2,727,479,000	176	
181	**First National Bank of Commerce, New Orleans**	2,837,264,000	3,020,945,000	168	
182	**Society Bank & Trust, Toledo, Ohio**	2,829,951,000	3,131,824,000	161	
183	**Bank One, Milwaukee NA**	2,828,950,000	2,573,590,000	192	+9
184	**Equibank, Pittsburgh**	2,810,190,000	3,021,923,000	167	
185	**Puget Sound National Bank, Tacoma, Wash.**	2,807,001,000	2,655,180,000	182	
186	**Bank One, Dayton, NA, Ohio**	2,788,350,000	2,397,604,000	200	+ 14
187	**Barnett Bank of Pinellas Cty., St. Petersburg, Fla.**	2,774,730,000	2,375,491,000	203	+ 16
188	**Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.**	2,755,343,000	2,129,152,000	220	+ 32
189	**First Fidelity Bank, NA/North Jersey, Totowa, N.J.**	2,742,623,000	2,627,863,000	184	
190	**First of America Bank-Southeast Michigan NA, Detroit**	2,729,592,000	2,634,659,000	183	
191	**Citibank (Arizona), Phoenix**	2,707,957,000	2,859,249,000	175	
192	**Citizens First National Bank, Ridgewood, N.J.**	2,698,572,000	3,060,705,000	164	
193	**Southern National Bank, Lumberton, N.C.**	2,690,407,000	2,502,824,000	195	+2
194	**Key Bank of Central New York, NA, Syracuse**	2,690,011,000	2,516,249,000	194	
195	**Barnett Bank of Central Florida NA, Orlando**	2,688,254,000	2,602,270,000	189	
196	**Third National Bank, Nashville, Tenn.**	2,686,280,000	2,618,347,000	188	
197	**First Eastern Bank, NA, Wilkes-Barre, Pa.**	2,684,102,000	2,295,695,000	206	+9
[illegible]8	**Bank of the West, Walnut Creek, Calif.**	2,674,644,000	1,912,098,000	238	+ 40
199	**United States Trust Co., New York**	2,665,383,000	2,397,223,000	201	+2
200	**M & I Marshall & Ilsley Bank, Milwaukee**	2,648,613,000	2,692,560,000	178	

For footnotes, see page 22

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Top 300 Commercial Banks in the United States

In order of total assets Dec. 31, 1990, compared with Dec. 31, 1989

Rank 12/31/90		Assets 12/31/90	Assets 12/31/89	Rank 12/31/89	Gain
201	First Fidelity Bank, NA, South Jersey, Burlington Twp., N.J.	2,632,561,000	2,251,966,000	208	+7
202	Liberty National Bank & Trust Co., Louisville, Ky.	2,612,751,000	2,559,270,000	193	
203	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	2,607,074,000	2,387,576,000	202	
204	Key Bank of Western New York NA, Buffalo	2,595,328,000	1,219,161,000	331	+127
205	BayBank South, Dedham, Mass.	2,576,497,000	1,776,362,000	254	+ 49
206	United Jersey Bank/Central NA, Princeton, N.J.	2,486,381,000	2,028,105,000	228	+ 22
207	Frost National Bank, San Antonio, Tex.	2,455,391,000	2,686,184,000	179	
208	Citibank (Delaware), New Castle	2,437,578,000	2,051,967,000	227	+ 19
209	Bank of Boston Connecticut, Waterbury	2,432,178,000	2,666,417,000	181	
210	Citizens Bank of Maryland, Laurel	2,405,559,000	2,105,353,000	221	+ 11
211	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,404,600,000	2,681,999,000	180	
212	First Security Bank of Idaho NA, Boise	2,395,683,000	2,095,378,000	223	+ 11
213	Commerce Bank of St. Louis NA, Clayton, Mo.	2,384,660,000	2,192,532,000	213	
214	Union Planters National Bank, Memphis, Tenn.	2,369,756,000	2,584,207,000	191	
215	Fleet Bank of Connecticut, Hartford	2,364,015,000	2,332,842,000	204	
216	United Carolina Bank, Whiteville, N.C.	2,357,528,000	2,241,907,000	210	
217	Centura Bank, Rocky Mount, N.C. (c)	2,340,343,000	....	...	
218	Norwest Bank South Dakota NA, Sioux Falls	2,313,399,000	2,141,456,000	218	
219	Provident Bank, Cincinnati	2,290,781,000	2,094,864,000	224	+5
220	First City, Texas-Dallas	2,252,841,000	2,589,122,000	190	
221	Texas Commerce Bank Dallas NA	2,246,710,000	2,090,567,000	225	+4
222	Sun Bank/Miami NA	2,228,468,000	2,152,796,000	215	
223	Sun Bank/South Florida NA, Fort Lauderdale	2,223,374,000	2,145,086,000	217	
224	Marquette Bank Minneapolis, NA	2,218,623,000	1,645,613,000	267	+ 43
225	Bank of Delaware, Wilmington	2,206,289,000	2,083,287,000	226	+1
226	Barnett Bank of Jacksonville NA, Fla.	2,198,642,000	1,997,847,000	231	+5
227	Daiwa Bank Trust Co., New York	2,198,574,000	2,491,302,000	197	
228	First Virginia Bank, Falls Church	2,174,696,000	2,149,094,000	216	
229	National State Bank, Elizabeth, N.J.	2,153,189,000	2,193,000,000	212	
230	Merchants Bank, NA, Allentown, Pa.	2,127,277,000	1,956,494,010	236	+6
231	Mercantile-Safe Deposit & Trust Co., Baltimore	2,119,545,000	1,743,136,000	260	+ 29
232	Citytrust, Bridgeport, Conn.	2,107,777,000	2,626,458,000	185	
233	First National Bank, Akron, Ohio	2,101,110,000	2,024,465,000	230	
234	Commerce Bank of Kansas City NA, Mo.	2,093,275,000	1,737,560,000	261	+ 27
235	United States Trust Co., Boston	2,075,532,000	1,399,599,000	303	+ 68
236	United Missouri Bank of Kansas City NA	2,068,803,000	2,103,358,000	222	
237	National Bank of Alaska, Anchorage	2,053,370,000	2,130,404,000	219	
238	Trust Company of New Jersey, Jersey City	2,019,329,000	1,845,911,000	242	+4
239	Chemical Bank (Delaware), Wilmington	1,977,040,000	1,481,623,000	284	+ 45
240	Key Bank of Maine, Augusta	1,942,808,000	1,754,305,000	259	+ 19
241	First American Bank NA, Washington, D.C.	1,914,543,000	2,027,253,000	229	
242	Central Carolina Bank & Trust Co. NA, Durham, N.C.	1,887,415,000	1,777,523,000	253	+ 11
243	Sunwest Bank of Albuquerque NA, N.M.	1,886,915,000	1,853,902,000	241	
244	Bank One, Cleveland, NA	1,867,608,000	1,778,419,000	252	+8
245	Valley National Bank, Passaic, N.J.	1,859,135,000	1,809,049,000	251	+6
246	Comerica Bank NA, Jackson, Mich.	1,842,312,000	....	...	
247	Marine Bank, Warren, Pa.	1,839,537,000	1,766,426,000	255	+8
248	Barnett Bank of Southwest Florida, Sarasota	1,827,525,000	1,757,141,000	258	+ 10
249	Merrill Lynch Bank & Trust Co., Plainsboro Twp., N.J.	1,817,961,000	1,964,977,000	234	
250	Dominion Bank of Middle Tennessee, Nashville	1,814,017,000	1,649,345,000	265	+ 15
251	Fleet Bank of Maine, Portland	1,809,474,000	1,823,762,000	247	
252	Bank of Oklahoma NA, Tulsa	1,799,906,000	1,957,736,000	235	
253	Fleet Bank-NH, Nashua	1,797,196,000	1,880,011,000	239	
254	First Valley Bank, Bethlehem, Pa.	1,790,207,000	994,089,000	382	+128
255	Summit Bank, Fort Wayne, Ind.	1,779,341,000	1,810,424,000	250	
256	National Bank of Commerce, Memphis, Tenn.	1,756,222,000	1,632,720,000	268	+ 12
257	Banco Central Corp., Hato Rey, P.R.	1,751,563,000	1,647,600,000	266	+9
258	Custodial Trust Co., Princeton, N.J.	1,738,158,000	1,812,087,000	249	
259	Davenport Bank & Trust Co., Iowa	1,728,718,000	1,654,624,035	264	+5
260	First USA Bank, Wilmington, Del.	1,675,637,000	1,496,606,000	282	+ 22
261	Barnett Bank of Tampa NA, Fla.	1,670,575,000	1,498,029,000	281	+ 20
262	Bank IV Wichita, NA, Kan.	1,668,337,000	1,574,363,000	272	+ 10
263	Merchants Bank, Kansas City, Mo.	1,666,974,000	1,836,352,000	244	
264	First National Bank, Toms River, N.J.	1,646,875,000	1,976,973,000	232	
265	First National Bank, Omaha, Neb.	1,644,713,000	1,400,992,000	301	+ 36
266	Casco Northern Bank, NA, Portland, Me.	1,626,394,000	1,765,822,000	256	
267	San Diego Trust & Savings Bank, Calif.	1,617,649,000	1,474,915,000	286	+ 19
268	First American Bank of Georgia NA, Atlanta	1,603,968,000	1,845,043,000	243	
269	First American Bank of Maryland, Silver Spring	1,589,994,000	1,530,522,000	277	+8
270	Security Bank & Trust Co., Southgate, Mich.	1,584,312,000	1,415,358,000	298	+ 28
271	Summit Trust Co., N.J.	1,581,506,000	1,535,590,000	275	+4
272	Key Bank of Oregon, Portland	1,572,085,000	1,321,952,000	317	+ 45
273	Amalgamated Bank, New York	1,569,594,000	1,574,721,000	271	
274	Massachusetts Co., Inc., Boston	1,565,632,000	1,428,241,000	294	+ 20
275	First American Bank of New York	1,562,399,000	1,615,826,000	289	
276	Security Pacific Bank Oregon, Portland	1,558,870,000	1,425,821,000	295	+ 19
277	Nationar, New York	1,548,106,000	1,836,051,000	245	
278	First Interstate Bank of Denver NA	1,545,194,000	1,825,592,000	246	
279	Norwest Bank Nebraska NA, Omaha	1,542,738,000	1,521,080,000	278	
280	Colorado National Bank, Denver	1,535,950,000	1,504,834,000	280	
281	Jefferson National Bank, Charlottesville, Va.	1,530,528,000	1,399,914,000	302	+ 21
282	Colonial Bank, Montgomery, Ala.	1,521,712,000	1,334,502,000	314	+ 32
283	Bank of Mississippi, Tupelo	1,509,353,000	1,413,142,000	299	+ 16
284	Mark Twain Bank, Ladue, Mo.	1,508,104,000	1,422,469,000	296	+ 12
285	FirsTier Bank, NA, Omaha, Neb.	1,495,491,000	1,351,902,000	309	+ 24
286	Sun Bank of Tampa Bay, Tampa, Fla.	1,493,664,000	1,347,414,000	310	+ 24
287	Provident Bank of Maryland, Baltimore	1,492,867,000	1,326,155,000	316	+ 29
288	Central Jersey Bank & Trust Co., Freehold Twp., N.J.	1,489,973,000	1,514,060,000	279	
289	Sunburst Bank, Grenada, Miss.	1,486,493,000	1,478,527,000	285	
290	First Security Nat'l Bank & Trust Co., Lexington, Ky.	1,480,905,000	1,469,804,000	288	
291	Gainer Bank NA, Gary, Ind.	1,476,011,000	1,360,669,000	308	+ 17
292	United Penn Bank, Wilkes-Barre, Pa.	1,473,205,000	1,308,649,000	319	+ 27
293	Bank One, Akron, NA, Ohio	1,470,842,000	1,374,592,000	306	+ 13
294	First Union National Bank, Greenville, S.C.	1,459,934,000	1,465,686,000	290	
295	Delaware Trust Co., Wilmington	1,456,541,000	1,386,070,000	304	+9
296	BayBank Harvard Trust Co., Cambridge, Mass.	1,448,577,000	1,466,346,000	289	
297	Liberty National Bank & Trust Co., Oklahoma City	1,448,160,000	1,376,241,000	305	+8
298	York Bank & Trust Co., Pa.	1,439,099,000	1,285,349,000	322	+ 24
299	First Bank NA, Milwaukee	1,425,316,000	1,551,203,000	274	
300	Commonwealth National Bank, Harrisburg, Pa.	1,419,316,000	1,461,600,000	291	

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1990, and various state banking departments. Assets for 1990 may not be comparable with assets reported for 1989 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **(a)**— The bank's parent, Bank of New England Corp., was ceased by federal regulators in January, 1991. Banks is now operating as an FDIC bridge bank. **(b)**— Bank was fored on June 1, 1990, to acquire Western Savings & Loan Assn., Phoenix, from the Resolution Trust Corp. **(c)**— A newly-chartered bank formed on Nov. 3, 1990, when Peoples Bank & Trust Co., Rocky Mount; Planters National Bank & Trust Co., Rocky Mount; and Peoples Bank Triad, Winston-Salem, merged.

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Summary Statistics

The 10 Largest Deposit Gains

	(Dollar Amounts in Millions)	Deposits 12/31/90	Deposits 12/31/89	Percent Increase	Bank Rank
1	Bankers Trust (Delaware), Wilmington	$1,406	$536	162	252
2	MBNA America Bank NA, Newark, Del.	4,171	1,668	150	108
3	First American National Bank, Nashville	5,526	2,270	143	77
4	Key Bank of Western N.Y. NA, Buffalo	2,227	926	140	187
5	Mellon Bank (East) PSFS NA, Philadelphia	8,111	3,502	132	44
6	Victoria Bank & Trust Co., Tex.	1,127	499	126	293
7	First Valley Bank, Bethlehem, Pa.	1,470	658	124	245
8	Norwest Bank Iowa NA, Des Moines	2,413	1,245	94	172
9	Key Bank of Eastern N.Y. NA, Albany	4,209	2,238	88	107
10	United States Trust Co., Boston	1,725	965	79	225

The 10 Largest Deposit Declines

	(Dollar Amounts in Millions)	Deposits 12/31/90	Deposits 12/31/89	Percent Decrease	Bank Rank
1	Fuji Bank & Trust Co., New York	1,327	2,414	45.0	259
2	Industrial Bank of Japan Trust Co., New York	2,157	3,199	32.6	196
3	Mellon Bank NA, Pittsburgh	11,834	15,023	21.2	25
4	First Interstate Bank of Texas, Houston	4,686	5,881	20.3	90
5	Daiwa Bank Trust Co., New York	1,269	1,585	20.0	272
6	Citytrust, Bridgeport, Conn.	1,941	2,401	19.2	211
7	Connecticut Bank & Trust Co., Hartford	6,860	8,450	18.8	56
8	Bank of Tokyo Trust Co., New York	4,736	5,805	18.4	88
9	Citibank(New York), Perinton	3,290	3,958	16.9	129
10	United Missouri Bank of Kansas City NA	1,412	1,672	15.5	251

State Totals of the Top 300 Commercial Banks

No. of Banks		Total Deposits
5	Alabama	18,587,127,000
1	Alaska	1,564,437,000
4	Arizona	25,597,778,000
14	California	221,096,042,000
1	Colorado	2,234,603,000
6	Connecticut	25,600,572,000
10	Delaware	11,991,145,000
11	District of Columbia	27,236,191,000
17	Florida	72,101,706,000
6	Georgia	27,898,123,000
2	Hawaii	12,454,524,000
2	Idaho	4,434,075,000
7	Illinois	63,596,526,000
6	Indiana	11,629,452,000
1	Iowa	2,413,443,000
1	Kansas	1,300,393,000
4	Kentucky	10,162,558,000
4	Louisiana	13,642,167,000
3	Maine	4,472,734,000
9	Maryland	32,644,443,000
9	Massachusetts	61,897,633,000
8	Michigan	47,823,467,000
3	Minnesota	18,587,583,000
4	Mississippi	8,714,344,993
8	Missouri	21,480,574,000
1	Montana	1,175,998,000
3	Nebraska	4,014,751,000
2	Nevada	5,749,651,000
3	New Hampshire	4,037,364,000
19	New Jersey	61,423,804,364
2	New Mexico	2,690,070,000
31	New York	150,029,398,000
9	North Carolina	52,130,249,000
16	Ohio	54,773,155,000
2	Oklahoma	2,682,623,000
4	Oregon	15,315,480,000
21	Pennsylvania	90,863,346,000
3	Puerto Rico	12,004,306,000
2	Rhode Island	9,224,297,000
3	South Carolina	10,677,386,000
2	South Dakota	5,594,088,000
7	Tennessee	21,861,741,000
13	Texas	69,433,256,000
2	Utah	5,088,298,000
8	Virginia	40,281,796,000
6	Washington	27,311,223,000
3	Wisconsin	6,982,210,000
	Top 300 Banks	$1,702,518,120,357

Comparison of Commercial Banks' Deposit Totals

By Groups, as of December 31, 1990, Compared with Previous Years

U.S. Banks' Deposits	12/31/90	12/31/89	12/31/85	12/31/80	12/31/75	12/31/70	12/31/65
Top 10	509,778,950,000	501,854,661,000	473,603,973,000	420,907,391,000	256,052,629,037	126,195,417,703	75,405,204,346
Top 25	747,900,077,000	741,084,213,000	653,889,100,000	565,575,179,816	340,247,013,573	176,216,290,596	107,256,073,084
Top 50	979,108,423,000	947,053,125,000	804,291,688,000	659,490,311,939	399,981,899,789	213,986,458,681	132,296,637,137
Top 100	1,259,697,918,000	1,208,007,133,130	984,658,340,412	759,730,492,039	461,006,495,233	255,693,371,152	160,782,537,295
Top 200	1,554,448,080,357	1,478,323,097,130	1,175,306,238,836	864,298,820,563	528,354,528,436	300,370,439,821	191,534,427,136
Top 300	1,702,518,120,357	1,620,816,240,286	1,282,211,865,264	923,193,028,707	566,136,238,170	324,308,997,030	208,192,426,631
All Other Banks	947,480,879,643	927,705,759,714	835,564,134,736	560,244,871,432	352,998,401,769	204,973,915,688	131,970,379,501
All Banks	2,649,999,000,000	2,548,522,000,000	2,117,776,000,000	1,483,437,890,139	919,134,639,939	529,282,912,718	340,162,808,132
Number of Banks[1]	12,338	12,707	14,404	14,763	14,629	13,686	13,804
Employees at Top 300 (#)	871,250[2]	902,898[3]					
Employees at All Banks (#)	1,517,470	1,531,355	1,561,698				

Data Sources: All data for the top 300 banks are from the American Banker survey. Data for all banks are from the **Federal Deposit Insurance Corp.**, Washington, D.C. The data for 12/31/90 are preliminary. (1)— Prior to 1985, the count included both insured and uninsured. The counts for 1985-1989 are for FDIC-insured commercial banks only. (2)— For 286 banks in top 300. (3)— For 290 banks in top 300.

Equity Capital at Top 300 Banks

Dec. 31, 1990, compared with Dec. 31, 1989

	12/31/90	12/31/89	% Chg.
Top 10 Banks	35,451,193,000	32,606,120,000	8.5
Top 100 Banks	91,437,498,000	83,859,221,738	9.0
Second 100 Banks	23,696,395,120	21,993,494,059	7.7
Third 100 Banks	12,091,041,000	11,612,121,100	4.1
Total for Top 300 Banks	127,224,934,120	117,464,836,897	8.3
Total for All Banks	219,098,000,000	204,793,000,000	7.0

Data Sources: Top 300 banks are from the American Banker. Data for all banks are from the FDIC, and the FDIC data for 12/31/90 are preliminary. **Equity capital** is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. In addition, for large banks, equity capital includes the cumulative foreign currency translation adjustments. The 1990 figures are for the top 300 banks in deposits on 12/31/90. The 1989 figures are for the top 300 banks in deposits on 12/31/89. (4)— Revised.

Top 300 Banks in Assets

Dec. 31, 1990, compared with Dec. 31, 1989

	12/31/90	12/31/89	% Chg.
Top 10 Banks	707,590,372,000	694,811,369,000	1.8
Top 100 Banks	1,712,549,186,000	1,675,193,408,066	3.3
Second 100 Banks	380,825,446,793	358,230,100,000	6.3
Third 100 Banks	188,972,085,000	181,846,121,045	3.9
Total for Top 300 Banks	2,282,346,717,793	2,215,269,629,111	3.0
Total for All Banks	3,388,896,000,000	3,299,025,000,000	2.7

Deposit-Taking Institutions

Total deposits in 1990 compared with 1989 (dollar amounts in billions)

Type of Institution		Number of Institutions	Total Deposits
Commercial banks – FDIC insured	12/31/90:	12,338	$2,650.0
	12/31/89:	12,707	$2,548.5
	Change 1989-1990:	−369	4.0%
Savings banks – FDIC BIF-insured	12/31/90:	473	$213.9
	12/31/89:	489	$223.8
	Change 1989-1990:	−16	−4.4%
Savings institutions – SAIF-insured	12/31/90:	2,521	$836.5
	12/31/89:	2,878	$945.7
	Change 1989-1990:	−357	−11.6%
Credit unions – state and federal	12/31/90:	14,544	$201.5
	12/31/89:	15,212	$187.0
	Change 1989-1990:	−668	7.8%
All deposit-taking institutions	12/31/90:	29,876	$3,900.9
	12/31/89:	31,286	$3,904.9
	Change 1989-1990:	−1,410	−0.10%

Compiled by American Banker. All data for 12/31/90 are preliminary and subject to revision. **Data sources:** Data for FDIC-insured commercial banks and FDIC Bank Insurance Fund (BIF) savings banks are provided by the **Federal Deposit Insurance Corp.,** Washington, D.C. The number of commercial banks includes: nationally chartered banks; state member banks of the Federal Reserve System; and state nonmember banks. (Non-BIF insured banks are not included.) Data for Savings Association Insurance Fund (SAIF)-insured savings institutions are from the **Office of Thrift Supervision,** Washington, D.C., and includes thrifts in the Resolution Trust Corporation conservatorship program. Data for **credit unions** are provided by the **Credit Union National Association,** Madison, Wisconsin.

Acquisitions, Name and Location Changes

Bank and thrift acquisitions made by top 300 banks in deposits during 1990 (dollar amounts in thousands)

Dep. Rank 12/90	Name of Acquiring Bank	Former Name or Location of Bank	Name of Bank Acquired	Deposits Acquired	Date of Change
78	**First Alabama Bank, Montgomery**		City FS&LA, Birmingham†	$493,259	Sep. 15
			Baldwin City FSB, Robertsdale†	137,221	Aug. 11
234	**First National Bank, Anchorage**		First Federal Bank of Alaska SB, Anchorage†	162,655	Jan. 13
87	**Bank of America Arizona, Phoenix**[1]		Sun State Savings & Loan Assn., Phoenix†	835,351	Dec. 1
			Merabank, Phoenix†	3,500,000	Oct. 1
			Western S&LA FA, Phoenix†	1,761,000	Jun. 1
188	**Citibank Arizona, Phoenix**		Guardian Bank, Scottsdale	26,286	Apr. 27
			Independent National Bank, Phoenix	13,523	Mar. 16
			Gateway National Bank, Phoenix	8,209	Feb. 16
117	**Security Pacific Bank Arizona, Phoenix**[2]		Central Arizona Bank, Chandler	7,457	Apr. 27
110	**City National Bank, Beverly Hills**		Warner Center Bank, Los Angeles	54,640	Jun. 30
4	**Security Pacific National Bank, Los Angeles**		Santa Clarita National Bank, Valencia	212,162	Nov. 16
			Mercury FS&LA, Huntington Beach†	1,439,377	Sep. 22
			La Jolla Bank & Trust Co.	460,290	Aug. 24
			Gibraltar Savings FA, Simi Valley†	5,686,358	Jun. 30
			Washington S&LA, Stockton†	70,486	May 12
2	**Bank of America NT&SA, San Francisco**		Southwest FSA FA, Los Angeles†	610,275	Nov. 17
			First FS&LA, Bakersfield†	125,228	Apr. 28
			Guardian FS&LA, Bakersfield†	30,089	Apr. 28
5	**Wells Fargo Bank NA, San Francisco**		Great American Bank FSB, San Diego†[3]	4,400,000	Dec. 1
			Torrey Pines Bank, Solana Beach	427,510	Apr. 1
			American National Bank, Bakersfield	884,324	Mar. 31
			Valley National Bank, Glendale, Calif	220,572	Jan. 2
177	**Bank of the West, Walnut Creek**	Bank of the West, San Francisco	Central Bank, San Francisco	909,385	May 21
32	**Connecticut National Bank, Hartford**		State Savings Bank, Southington[4]†	89,138	Dec. 15
			Shawmut Bank of R.I. NA, Providence[4]	460,694	Dec. 15
			Chester Bank	108,269	Nov. 3
			Seymour Trust Co.	98,035	Nov. 3
144	**Union Trust Co., Stamford**		Community FSA, Bridgeport†	36,486	Sep. 15
92	**Chase Manhattan Bank USA, Wilmington, Del.**	Chase Manhattan Bank USA NA			Jun. 22
147	**Wilmington Trust Company, Del.**		Peoples Bank of Harrington, Wilmington	37,695	Dec. 18
73	**Riggs National Bank, Washington, D.C.**		National Bank of Washington, D.C.	1,000,000	Aug. 11
220	**Barnett Bank of Jacksonville NA**		Tucker State Bank, Jacksonville	45,920	May 5
19	**First Union National Bank of Fla., Jacksonville**		Florida National Bank, Jacksonville	6,055,322	Mar. 1
70	**Barnett Bank of So. Fla. NA, Miami**		Lincoln Federal S&L Assn., Miami†	202,331	Jun. 9
166	**Barnett Bank of Pinellas County, St. Petersburg**		First FS&LA, Largo†	362,430	Jun. 9
84	**First Florida Bank NA, Tampa**		First Florida Bank Orange Cty., Orlando	10,553	Sep. 22
167	**Barnett Bank of Palm Beach County, West Palm Beach**		Royal Palm FS&LA, West Palm Beach†	374,717	Jun. 9
			First American B&T NA, N. Palm Beach	880,164	Apr. 21
103	**Trust Company Bank, Atlanta**		Trust Company Bank of Douglas Cnty, Douglasville	86,209	Aug. 1
63	**First National Bank, Atlanta**		Great Southern FS&LA, Savannah†	526,749	Jun. 23
213	**First Security Bank Idaho NA, Boise**		Twin Falls Bank & Trust Co., Idaho	155,161	Jan. 13
12	**First National Bank, Chicago**		Great American S&LA FA, Oak Park†	599,477	Sep. 22
114	**La Salle National Bank, Chicago**	Exchange National Bank	La Salle National Bank	1,027,778	Sep. 22
283	**Affiliated Bank, Franklin Park, Ill.**		Affiliated Bank Dupage, Addison	32,301	Nov. 1
			Affiliated Bank/Chicago	23,574	Nov. 1
			Affiliated Bank/North Shore NA, Chicago[5]	683,039	Nov. 1
			Affiliated Bank Western NA	188,489	Nov. 1
			Affiliated Bank Morton Grove	122,792	Nov. 1
172	**Norwest Bank Iowa NA, Des Moines**	Norwest Bank Des Moines NA, Iowa	Norwest Bank Atlantic NA, Iowa	89,392	Jan. 1
			Norwest Bank Cedar Falls NA, Iowa	74,564	Jan. 1
			Northwest Bank Cedar Rapids NA, Iowa	298,713	Jan. 1
			Norwest Bank Denison NA, Iowa	44,531	Jan. 1
			Norwest Bank Fort Dodge NA, Iowa	134,697	Jan. 1
			Norwest Bank Mason City NA, Iowa	142,781	Jan. 1
			Norwest Bank Ottumwa NA, Iowa	56,873	Jan. 1
			Norwest Bank Souix City NA, Iowa	254,1[illegible]	Jan. 1
269	**Bank IV Wichita NA, Kansas**		Citadel Bank, Wichita	63,540	Apr. 30
185	**First National Bank of Commerce, New Orleans**		French Market Homestead FSA, New Orleans†	22,574	Sep. 15
143	**Bank of Baltimore**		Municipal Savings Bank FSB, Towson†	65,901	Nov. 10
26	**Maryland National Bank, Baltimore**		Equitable Bank NA, Baltimore	3,456,719	Jun. 30
36	**Bank of New England NA, Boston**		Bank of New England Old Colony, Providence, R.I.	1,043,873	Dec. 31
			Bank of New England South NA, Brockton, Mass.	1,412,752	Feb. 9
			Bank of New England North, Lowell	1,665,293	Feb. 9
			Bank of New England, Worcester	1,147,291	Feb. 9
13	**First National Bank of Boston**		Merchants Bank, Boston†	340,000	May 19
37	**Shawmut Bank NA, Boston**		Shawmut Worcester County Bank NA, Worcester	1,177,092	Nov. 9
			Shawmut Bank of Hampshire Cty. NA, Amherst	158,310	Oct. 19
			Shawmut Bank of Franklin Cty., Greenfield	93,609	Oct. 19
			Shawmut First B&T Co., Springfield	427,273	Oct. 19
			Shawmut Arlington Trust Co., Lawrence	1,230,942	Sep. 7
225	**United States Trust Co., Boston**		Home Owners Savings Bank FSB, Boston[6]†	864,000	Sep. 8
254	**BayBank Middlesex, Burlington, Mass.**		BayBank Merrimack Valley NA, Andover	263,040	Mar. 3
			Home National Bank, Milford	436,259	Jun. 2
201	**BayBank South, Dedham, Mass.**	BayBank Norfolk County Trust Co.	BayBank Southeast NA, Taunton	449,90[illegible]	Nov. 24
42	**Comerica Bank-Detroit**		Empire of America FSB, Buffalo, N.Y.[7]†	1,000,000	Sep. 28
14	**NBD Bank NA, Detroit**	National Bank of Detroit	Peoples Bank, Port Huron	296,534	May 1
			NBD Battle Creek NA	5,682	Nov. 1
			NBD F&M Bank NA, Benton Harbor	218,362	Nov. 1
			NBD Cadillac Bank	376,956	Nov. 1
			NBD Monroe County Bank, Dundee	39,081	Nov. 1
			NBD Grand Haven	158,523	Nov. 1
			NBD Grand Rapids NA	1,095,790	Nov. 1
			NBD Kalamazoo Bank	21,253	Nov. 1
			First National B&T Co., Petoskey	156,309	Nov. 1
			NBD Northwest Bank NA, Traverse City	143,401	Nov. 1
			NBD Alpena Bank	113,717	Sep. 1
			NBD Genesse Bank, Flint	944,155	Sep. 1
			NBD Saginaw Bank	164,772	Sep. 1
			NBD Sandusky Bank	95,885	Sep. 1
			NBD Ann Arbor NA	326,799	Jun. 1
			NBD Commerce Bank, Lansing	135,798	Jun. 1
			New Guaranty FS&LA, Taylor†	172,464	Apr. 28
226	**Comerica Bank NA, Jackson, Mich.**		Comerica Bank - Ann Arbor NA	190,552	Jan. 1
			Comerica Bank - Battle Creek	132,786	Jan. 1
			Comerica Bank - Kalamazoo	220,829	Jan. 1
			Comerica Bank Lansing NA	13,940	Jan. 1
			Comerica Bank - Midland	132,402	Jan. 1
			Comerica Bank - Hackley NA	304,523	Jan. 1
248	**Security Bank & Trust Co., Southgate, Mich.**		Trenton Bank & Trust Co.	128,482	Apr. 7
[illegible]19	**Marquette Bank Minneapolis NA**		Midwest SA FA, Minneapolis†	1,679,787	Oct. 6
40	**Norwest Bank Minnesota NA, Minneapolis**		First Minnesota Savings Bank, FSB, Minneapolis†	2,274,707	Dec. 15
			Bank North NA, Crystal, Minn.	102,415	Apr. 28
			Bank Excelsior NA	86,695	Apr. 28
			Bank Wayzata NA	162,078	Apr. 28
141	**Trustmark National Bank, Jackson, Miss.**		Unifirst Bank for Savings FS&LA, Jackson†	581,479	Jun. 16
48	**Boatmen's National Bank of St. Louis**		Community FS&LA, St. Louis†	2,241,585	Dec. 15
126	**Mercantile Bank of St. Louis NA, Clayton**		Missouri SA, FA, Clayton†	456,219	Sep. 8
251	**United Missouri Bank of Kansas City NA**[8]		Blue Valley FS&LA, Kansas City†	100,000	Jun. 16
288	**First Bank of Montana NA, Billings**	First Bank NA-Billings	First Bank - West Billings, Billings	63,346	Jan. 1
			First National Bank in Bozeman	96,274	Jan. 1
			First Bank Butte NA	98,567	Jan. 1
			First National Bank of Great Falls	180,639	Jan. 1
			First Westside National Bank, Great Falls	51,990	Jan. 1
			First National Bank of Havre	60,834	Jan. 1
			First National Bank & Trust Co., Helena	110,160	Jan. 1
			First National Bank in Miles City	67,875	Jan. 1
			First Bank NA - Southside Missoula	45,938	Jan. 1
			First Bank NA - Western Montana	181,026	Jan. 1

Acquisitions, Name and Location Changes

Bank and thrift acquisitions made by top 300 banks in deposits during 1990 (dollar amounts in thousands)

Dep. Rank 12/90	Name of Acquiring Bank	Former Name or Location of Bank	Name of Bank Acquired	Deposits Acquired	Date of Change
275	**FirsTier Bank NA, Omaha**		Equitable FSB, Fremont, Neb.†	$148,200	Nov. 17
270	**First NH Bank, Concord**	First Capital Bank	First Cheshire Bank, Keene	88,656	Mar. 3
			Exeter Banking Co.	231,615	Dec. 31
			First Central Bank, Laconia[8]	406,746	Dec. 31
			First NH Bank, Lebanon	125,584	Dec. 31
			First NH-White Mountain Bank, N. Conway	174,421	Dec. 31
			First NH Banks Granite State, Rochester	130,738	Dec. 31
91	**United Jersey Bank, Hackensack, N.J.**		United Jersey Bank Commercial Trust, Jersey City	864,711	Apr. 28
65	**National Westminster Bank NJ, Jersey City**		First Nat'l Bank of Central Jersey, Bridgewater Twp	1,245,686	Oct. 1
156	**New Jersey National Bank, Pennington**		First PA Bank NJ NA, Marlton, N.J.	48,586	Apr. 28
128	**Midlantic National Bank/North, West Paterson, N.J.**		County Trust Co., Edison	60	Apr. 30
107	**Key Bank of Eastern New York NA, Albany**	Key Bank NA			Mar. 9
			Empire of America FSB, Buffalo, N.Y.[9]†	1,200,000	Sep. 28
			Key Bank of Southeastern NY NA, Newburgh	980,522	Mar. 9
187	**Key Bank of Western New York NA, Buffalo**		Empire of America FSB, Buffalo, N.Y.[10]†	1,000,000	Sep. 28
			Permanent Savings Bank, Niagara Falls†	319,311	Jul. 16
6	**Manufacturers & Traders Trust Co., Buffalo, N.Y.**		Monroe Saving Bank FSB, Rochester, N.Y.†	488,802	Jan. 29
			Empire Federal Savings Bank of America[11]†	1,200,000	Sep 28
16	**Marine Midland Bank NA, Buffalo, N.Y.**		Marine Midland Bank (Delaware) NA, Wilmington	2,130,940	Mar. 31
3	**Chase Manhattan Bank NA, New York**		Seamen's Bank for Savings FSB, New York†	2,240,936	Apr. 19
27	**NCNB National Bank of N.C., Charlotte**		Carolina Mountain Bank, Highlands	55,428	May 18
226	**Central Carolina Bank & Trust Co., Durham, N.C.**	Central Carolina Bank & Trust Co. NA			Jun. 15
102	**First-Citizens Bank & Trust Co., Raleigh**		Mutual S&LA, Charlotte†	226,083	Dec. 31
			Peoples Federal Savings Bank, Wilmington, N.C.[12]†	8,500	Nov. 19
			North Carolina S&LA FA, Matthews†	362,434	Sep. 22
			Heritage FS&LA, Monroe†	171,499	Sep. 22
200	**Centura Bank, Rocky Mount, N.C.**[13]		Peoples Bank & Trust Co., Rocky Mount	1,017,804	Nov. 3
			Planters National Bank & Trust Co., Rocky Mount	1,070,452	Nov. 3
			Peoples Bank Triad, Winston-Salem	39,860	Nov. 3
159	**Society Bank NA, Dayton, Ohio**		Society Bank, Columbus	579,576	Mar. 3
173	**Society Bank & Trust Co., Toledo, Ohio**	Trustcorp Bank, Toledo			Jan. 2
300	**Liberty Bank & Trust Co., Oklahoma City**		Brookwood National Bank, Oklahoma City	26,784	Jun. 26
51	**United States National Bank, Portland, Ore.**		Yaquina Bay Bank, Newport, Ore.	36,654	Mar. 30
61	**Fidelity Bank NA, Philadelphia**	Fidelity Bank NA, Malvern, Pa.			May 22
245	**First Valley Bank, Bethlehem, Pa.**[14]		Horizon Financial, F.A., Southampton†	909,355	May 25
44	**Mellon Bank (East) PSFS NA, Philadelphia**	Mellon Bank East NA	Meritor Savings Bank, Philadelphia[15]†	5,200,000	May 18
28	**CoreStates Bank NA, Philadelphia**	Philadelphia National Bank	First Pennsylvania Bank NA, Philadelphia	4,155,617	Oct. 1
175	**First Eastern Bank NA, Wilkes-Barre, Pa.**		Atlantic Financial Savings, FA, Bala Cynwyd[16]†	220,000	Apr. 28
			First National Bank, Wyoming, Pa.	41,322	Apr. 25
154	**Union National Bank, Pittsburgh, Pa.**		Horizon Financial, F.A., Southampton, Pa.[17]†	533,000	May 26
130	**Banco Santander Puerto Rico, Hato Rey**		Caguas Central FSB, San Juan†	1,033,459	Sep. 1
52	**Banco Popular de Puerto Rico, San Juan**		Banco de Ponce, San Juan	2,696,289	Dec. 31
262	**National Bank of Commerce, Memphis**		Germantown Trust Savings Bank†	94,742	May 21
77	**First American National Bank, Nashville, Tenn.**		First American National Bank Jackson, Tenn.	392,654	Jan. 1
			First American Bank, Memphis	547,155	Jan. 1
			First American National Bank, Knoxville	1,191,106	Jan. 1
			First American National Bank, Kingsport	493,789	Jan. 1
			First American National Bank, Chattanooga	235,205	Jan. 1
			First American Bank Clarksville	235,432	Jan. 1
			First American Bank, Murfreesburo	109,060	Jan. 1
			First American Bank, Cookeville	171,829	Jan. 1
96	**Sovran Bank/Tennesee, Nashville**	**Sovran Bank Central/South**			1/1/91
			Sovran Bank, Greeneville	116,647	Dec. 10
			Sovran Bank/Tri-Cities, Johnson County	76,573	Dec. 10
			Sovran Bank, Memphis	314,873	Jun. 23
			Sovran Bank, Union City, Tenn.	97,116	Jun. 23
			Sovran Bank Chattanooga	286,709	Apr. 9
			Sovran Bank Hickman County, Centerville, Tenn.	33,219	Jan. 22
198	**Third National Bank Nashville, Tenn.**		Peoples Bank, Lebanon, Tenn.	63,526	Dec. 7
21	**Bank One, Texas NA, Dallas**		Bank of Arlington	59,795	Nov. 30
			Empire of America FSB, Buffalo, N.Y.[18]†	658,000	Sep. 28
			Capitol City FSA, Austin†	227,274	Sep. 15
			Northside Bank, San Antonio	53,617	Sep. 7
			United Bank of Waco NA	254,242	Aug. 3
			First State FSA, San Antonio†	286,604	May 5
			Trinity National Bank, Dallas	37,622	Apr. 26
			Everman National Bank, Fort Worth	65,547	Mar. 31
			American Bank, Arlingtonn	28,823	Mar. 23
			Bright Banc SA, Dallas†	2,707,743	Feb. 3
203	**Texas Commerce Bank-Dallas NA**		Chemical Bank Texas NA, Richardson	40,001	Aug. 6
11	**NCNB Texas National Bank, Dallas**		East Texas S&LA FA, Tyler†	202,718	Jun. 9
			NBC Bank-Austin NA	44,869	Jun. 2
			NBC Bank-Boerne NA	61,725	Jun. 2
			NBC Bank-South Texas NA, Corpus Christi	125,916	Jun. 2
			NBC Bank-Houston NA	322,725	Jun. 2
			NBC Bank-Kerrville NA	33,029	Jun. 2
			NBC Bank-Rio Grande Valley NA, Mission	136,277	Jun. 2
			NBC Bank-San Antonio NA	926,954	Jun. 2
			NBC Bank-Sequin NA	77,843	Jun. 2
			NBC Bank-Uvalde NA	39,809	Jun. 2
			Huntsville National Bank	107,969	May 31
			First National Bank, Georgetown	75,836	May 18
			HeritageBanc SA, Duncanville†	145,231	Apr. 28
			Charles Schreiner Bank, Kerrville	232,549	Apr. 20
			Meridian SA, Arlington†	359,040	Apr. 14
			First Bank & Trust Co., Cedar Hill	13,101	Apr. 6
			Bankers S&LA, Galveston†	102,876	Mar. 17
			Centennial FSB, Greenville†	73,133	Mar. 3
			Tyler National Bank, Tex.	26,103	Feb. 2
295	**Texas Commerce Bank-El Paso NA**		Texas National Bank, El Paso	146,776	Jun. 9
105	**Team Bank, Fort Worth, Tex.**	Deposit Guaranty Bank, Dallas	Team Bank NA, Fort Worth	3,639,776	Feb. 1
59	**Texas Commerce Bank NA, Houston**		Texas Commerce Bank-Conroe NA	107,769	Aug. 13
			Texas Commerce Bank-Friendswood NA	124,780	Aug. 13
			Texas Commerce Bank-Sugar Land NA	77,404	Aug. 13
293	**Victoria Bank & Trust Co., Tex.**		Karnes County FS&LA, Karnes City, Tex.†	50,041	Dec. 8
146	**First Security Bank of Utah NA, Salt Lake City**		Williamsburg FS&LA, Salt Lake City†	223,944	Sep. 15
189	**Zions First National Bank, Salt Lake City, Utah**		Deseret S&LA FA, Salt Lake City†	149,400	May 26
40	**Crestar Bank, Richmond**		Seasons FSB, Richmond†	135,189	Sep. 29
			Security FSA, Richmond†	186,323	Sep. 29
			National Bank of Northern Virginia, Sterling	16,181	Sep. 21
			Perpetual Savings Bank, FSB, McLean†[19]	8,585	Jul. 1
89	**Dominion Bank NA, Roanoke, Va.**		Dominion Bank of No. Virginia NA, Vienna	751,989	Dec. 31
			Dominion Bank of Richmond NA	614,599	Dec. 29
163	**Puget Sound National Bank, Tocoma, Wash.**		First National Bank of Enumclaw, Wash.	94,306	Dec. 1
299	**Key Bank of Puget Sound, Seattle, Wash.**		Western Community Bank, Tacoma, Wash.	90,480	Jan. 26
62	**Security Pacific Bank Washington NA, Seattle**		Gibraltar Savings Bank FSB, Bellevue†	1,515,791	Jun. 30
148	**First Wisconsin National Bank, Milwaukee**		First Wisconsin Northwest National Bank, Milwaukee	37,606	Nov. 1

Data sources: American Banker survey and data from the **Federal Reserve Board's** monthly *G 4.5 Report: Changes in Status of Banks and Branches.* **Table described:** A listing of the acquisitions of deposit-taking institutions made by the top 300 banks in deposits during 1990, and the deposits that they acquired. Also, name and location changes of the top 300 banks are reported. The acquiring banks are listed in geographic order. Name and location changes, if any are listed first. Then, acquisitions are listed cronologically, with the most recent listed first. **Dep. Rank** is the deposit rank of the acquiring bank on Dec. 31, 1990. **Deposits acquired:** The latest available deposit figure for the institution prior to its acquisition. When thrift branches are acquired, only the deposits in those branches are reported. (1)— Acquired $1.7 billion-deposit Pima Savings & Loan Assn., Tucson, in Feb. 1991. (2)— Acquired 17 branches and $800 million in core deposits from the failed Security Savings & Loan Assn., Scottsdale, 3/91. (3)— Acquired 92 California branches. (4)— On 12/15, prior to its merger with Connecticut National Bank, State Savings merged Shawmut Bank of Rhode Island NA (formerly Peoples Bank NA), Providence, and then changed title and charter to State Savings Bank NA. (5)— Acquired Skokie Federal Savings on 2/7/90. (6)— The Massachusetts deposits were acquired. (7)— The Michigan branches were acquired. (8)— Acquired the $125 million-deposit Wolfeboro National Bank, 1/8/90. (9)— 25 branches were acquired. (10)— 15 branches were acquired. (11)— 13 branches were acquired. (12)— Two branches were acquired. (13)— A newly chartered bank. (14)— 20 branches were acquired. (15)— 54 branches were acquired. (16)— Nine branches were acquired. (17)— 16 branches were acquired. (18)— The Texas branches were acquired. (19)— One branch was acquired. (†)— A thrift acquistion.

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Summary Statistics

Geographical Breakdown of Mergers Among Top 300 Banks

(in Millions of Dollars)	Acquiring Banks 1990	Acquiring Banks 1989	Inst. Acquired 1990	Inst. Acquired 1989	Deposits Acquired 1990	Deposits Acquired 1989
Alabama	1	0	2 (2)	0	$630 ($630)	$0
Alaska	1	1	1 (1)	1	163 (163)	780
Arizona	3	1	7 (3)	1	6,152 (6,096)	24
California	5	3	14 (7)	3	15,531 (12,362)	703
Connecticut	2	0	5 (2)	0	793 (126)	0
Delaware	1	0	1	0	38	0
District of Columbia	1	0	1	0	1,000	0
Florida	6	4	7 (3)	8	7,931 (939)	1,333
Georgia	2	1	2 (1)	1	613 (527)	33
Hawaii	0	1	0	1	0	66
Idaho	1	0	1	0	155	0
Illinois	3	0	7 (1)	0	2,677 (599)	0
Indiana	0	2	0	2	0	130
Iowa	1	0	8	0	1,096	0
Kansas	1	0	1	0	64	0
Louisiana	1	3	1 (1)	8	23 (23)	898
Maryland	2	0	2 (1)	0	3,523 (66)	0
Massachusetts	6	2	14 (2)	2	10,710 (1,204)	902
Michigan	4	3	25 (2)	3	6,589 (1,172)	706
Minnesota	2	2	5 (2)	4	4,306 (3,954)	229
Mississippi	1	1	1 (1)	1	581 (581)	161

(in Millions of Dollars)	Acquiring Banks 1990	Acquiring Banks 1989	Inst. Acquired 1990	Inst. Acquired 1989	Deposits Acquired 1990	Deposits Acquired 1989
Missouri	3	4	3 (3)	5	2,798 (2,798)	2,603
Montana	1	0	10	0	956	0
Nebraska	1	1	1 (1)	1	148 (148)	65
New Hampshire	1	0	6	0	1,158	0
New Jersey	4	3	4	6	2,159	5,479
New York	5	1	8 (6)	4	9,541 (6,449)	16,047
North Carolina	3	2	8 (4)	2	2,952 (789)	161
Ohio	1	3	1	3	580	1,191
Oklahoma	1	1	1	6	27	375
Oregon	1	1	1	1	37	30
Pennsylvania	5	1	5 (4)	1	11,059 (6,862)	2,091
Puerto Rico	2	0	2 (1)	0	3,730 (1,033)	0
South Dakota	0	1	0	1	0	N.A.
Tennessee	4	2	16 (1)	5	4,480 (95)	405
Texas	7	5	36 (10)	56	11,674 (4,813)	20,671
Utah	2	0	2 (2)	0	373 (373)	0
Virginia	2	1	6 (2)	1	1,713 (322)	31
Washington	3	3	3 (1)	4	1,701 (1,516)	691
Wisconsin	1	1	1	2	38	617
Grand Total	**91**	**54**	**220**	**133**	**117,675**	**56,422**
Thrift Component	**43**	**10**	**64**	**17**	**62,938**	**8,112**

Table Explained: A breakdown of mergers among the top 300 banks by state. American Banker follows the bank of charter when banks merge. Beginning with [illegible] data, the thrift component of the number of institutions acqu[illegible] the deposits acquired are shown in parenthesis. **Inst. Acquired**: The number of deposit-taking institutions—banks and thrifts—acquired. **Deposits Acquired**: These are the combined total deposits of the institutions acquired through merger in the respective states. In calculating the deposits acquired through merger, the most recently available data for the acquired institutions are used. When two affiliated banks of a holding company merge under the charter of the smaller bank, American Banker counts the deposits of the smaller bank, to avoid overstating the impact of internal mergers.

Top 10 Banks in Acquired Deposits

(in Millions of Dollars)	Deposits Acquired	Institutions Acquired	Deposit Rank
1. Security Pacific National Bank, Los Angeles	7,869	5	4
2. Bank of America Arizona, Phoenix	6,096	3	87
3. First Union National Bank of Florida, Jacksonville	6,055	1	19
4. Wells Fargo Bank NA, San Francisco	5,932	4	5
5. Bank of New England NA, Boston	5,269	4	36
6. Mellon Bank (East) PSFS NA, Philadelphia	5,200	1	44
7. NBD Bank NA, Detroit	4,466	17	14
8. Bank One, Texas NA, Dallas	4,379	10	21
9. CoreStates Bank NA, Philadelphia	4,156	1	28
10. Team Bank, Fort Worth, Tex.	3,640	1	105
Totals for the Top 10	53,082	47	
Bank acquisition component:	20,082	33	
Thrift acquisition component:	33,000	14	

Bank and Thrift Deposits Acquired Through Merger by Top 300 Banks

(in Billions of Dollars)	Acquiring Banks	Institutions Acquired	Deposits Acquired
1990	91	220	$117.7
1989	54	133	56.4
1988	71	238	54.3
1987	74	243	46.0
1986	65	123	42.9
1985	44	137	16.8
1984	68	130	22.2
1983	55	130	13.5
1982	59	93	11.4
1981	47	110	9.5
1980	36	38	3.4

Sour Business Loans Soar

Noncurrent commercial and industrial loans at the top 100 business lenders rose 26% in 1990

By William Goodwin

The amount of sour business loans held by the nation's top 100 lenders soared 26% last year, a rate of deterioration reflecting the toll that recession has taken on banks' asset quality.

Bankers were aware that business loans soured at a stunning pace last year, but this is the first time that the results have been tallied in this way.

Noncurrent commercial and industrial loans on the books of the top 100 domestic business lenders rose to $17.8 billion at yearend 1990, from $14.1 billion a year earlier, according to an *American Banker* survey. These loans are 90 days past due or placed on nonaccrual status.

"My hunch is most of the increase in dollar terms came from HLT-related credits," said Judah Kraushaar, a bank analyst at Merrill Lynch & Co., referring to loans classified as highly leveraged transactions. Mr. Kraushaar's view is widely shared by other experts.

The C&I category does not include real estate loans, an even bigger problem for banks.

Lending Stalls

Last year's sharp deterioration occurred as overall business lending stalled. Slack demand by borrowers combined with lenders' tighter standards kept banks from adding new loans as sick loans multiplied.

Total business loans outstanding at the top 100 banks were virtually unchanged at $393 billion, compared with $389 billion at the end of 1989.

While there is little to cheer about in the 1990 numbers, this year could wind up even worse. Business loan volume is expected to be flat at best, with problem loans continuing to rise.

Though the economy is generally believed to have bottomed out, banks do not generally see an improvement in the level of their problem loans for some time after a recovery has begun.

Analysts say it is difficult to pinpoint exactly when the level of noncurrent loans will peak.

Forecast for a Turnaround

It could happen as early as the third quarter of this year, said Allerton Smith of First Boston Corp. Then again, problem loans could keep mounting "as far out into 1992 as you would care to imagine," he added.

James McDermott, president of Keefe, Bruyette & Woods Inc., believes that while the level of noncurrent loans will continue to rise, "There will be a decelerating rate of additions of new problem loans" through 1991.

At the same time, business loan volume likely will fall this year because of slack credit demand, he added.

Ironically, banks now are in a "good position to lend," Mr. McDermott said.

Because banks have been buying government securities, rather than making many new loans, they have lots of liquidity on their balance sheets. What's more, banks have also been busy issuing new debt and equity this year, thereby boosting their capital ratios.

Loans Could Increase

Despite sluggish credit demand, some analysts say it is still possible that U.S. banks could end the year with more, not fewer, business loans on their books.

Among other things, analysts cite tighter conditions in the commercial paper market and a pullback by foreign banks in the United States.

Banks' portfolios of HLT loans, however, have been declining steadily for a number of quarters, and will continue to shrink.

As a result of their big exposure levels to HLTs, the big New York money-center banks all had relatively high ratios of noncurrent business loans at yearend 1990.

Bankers Trust Co., for example, had the fourth highest ratio of noncurrent business loans among the nation's top 100 business lenders. At yearend, 10.46% of Bankers Trust's $7.1 billion of business loans were noncurrent.

Only Midlantic Bank, Connecticut Bank and Trust Co., and Bank of New England had higher ratios.

Analysts were quick to point out, though, that Bankers Trust has a relatively low concentration of loans on its balance sheet, which blunts the significance of the high ratio.

"You can't ignore the ranking, but its relevance has to be tempered by the risk to the balance sheet," observed Mr. Smith at First Boston. ☐

Top 100 Banks in Business Lending

Based on federal regulatory Report of Condition data for Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in millions)

Rank	Name of Bank, City, State	Business Loans		Percent Change	Total Assets	BL as a % of Assets	Total Noncurrent Business Loans		Noncurrent as a % Business Loans		Business Loan Net Charge-offs		Gross return on Domestic Business Loans	
12/90		12/31/90	12/31/89		12/31/90	12/31/90	12/31/90	12/31/89	12/31/90	12/31/89	1990	1989	12/31/90	12/31/89
1	Citibank NA, New York	33,734	33,347	1.16	157,821	21.37	2,737	2,318	8.11	6.95	467.000	200.000	10.57	12.64
2	Bank of America NT&SA, San Francisco	23,167	22,205	4.33	96,281	24.06	1,110	1,236	4.79	5.57	-5.000	-119.000	11.02	13.08
3	Chase Manhattan Bank NA, New York	20,754	21,072	-1.51	77,417	26.81	1,170	1,232	5.64	5.85	162.189	210.245	10.50	7.67
4	Manufacturers Hanover Trust Co., New York	18,776	17,453	7.58	57,753	32.51	947	622	5.04	3.56	197.000	179.000	10.16	11.32
5	Bank of New York	16,155	16,245	-0.56	42,383	38.12	607	607	3.76	3.74	95.219	135.822	11.88	10.50
6	Wells Fargo Bank NA, San Francisco	12,671	11,378	11.36	53,824	23.54	561	334	4.43	2.94	32.881	104.939	9.55	11.37
7	Chemical Bank, New York	12,063	11,952	0.93	48,160	25.05	714	739	5.92	6.18	125.000	122.000	10.36	12.25
8	Security Pacific National Bank, Los Angeles	11,531	10,411	10.76	56,005	20.59	549	517	4.76	4.97	220.488	88.316	9.76	11.49
9	First National Bank, Boston	10,729	11,771	-8.86	24,867	43.14	353	291	3.29	2.47	214.828	128.450	11.88	10.46
10	Morgan Guaranty Trust Co., New York	10,471	10,052	4.18	68,646	15.25	446	584	4.26	5.81	310.397	272.313	16.31	15.77
11	Continental Bank NA, Chicago	9,815	10,150	-3.30	26,737	36.71	423	126	4.31	1.24	63.000	165.875	10.35	11.55
12	First National Bank, Chicago	9,306	8,778	6.02	35,994	25.85	257	253	2.76	2.88	96.798	35.701	10.60	12.74
13	National Westminster Bank USA, New York	7,218	6,746	7.00	16,246	44.43	300	161	4.16	2.39	218.268	64.162	10.51	11.07
14	Bankers Trust Co., New York	7,116	8,494	-16.22	53,681	13.26	744	569	10.46	6.70	254.000	209.697	10.56	13.75
15	NCNB Texas National Bank, Dallas	6,470	6,835	-5.34	32,729	19.77	39	20	0.60	0.29	31.351	22.718	10.99	12.08
16	Mellon Bank NA, Pittsburgh	6,448	7,393	-12.78	17,382	37.10	75	121	1.17	1.63	60.598	103.325	10.65	9.43
17	NBD Bank NA, Detroit	5,941	5,685	4.52	21,858	27.18	52	30	0.87	0.52	1.292	26.020	9.08	10.44
18	NCNB National Bank of North Carolina, Charlotte	5,321	4,220	26.08	19,070	27.90	152	74	2.86	1.76	70.423	21.411	9.73	11.08
19	CoreStates Bank NA, Philadelphia	5,027	3,236	55.32	16,537	30.40	125	18	2.48	0.57	50.012	6.276	11.53	10.53
20	Union Bank, San Francisco	4,862	4,411	10.23	16,313	29.81	166	114	3.41	2.58	26.044	74.342	10.05	11.27
21	Marine Midland Bank NA, Buffalo, N.Y.	4,548	5,696	-20.16	19,546	23.27	269	306	5.91	5.37	42.059	54.747	11.26	10.89
22	First Bank NA, Minneapolis	3,614	4,576	-21.02	11,531	31.35	218	148	6.02	3.22	44.328	91.124	12.28	11.93
23	Pittsburgh National Bank	3,559	3,112	14.36	16,529	21.53	141	151	3.95	4.85	171.101	39.189	9.21	11.70
24	Wachovia Bank of North Carolina NA, Winston-Salem[1]	3,542	3,045	16.31	16,845	21.03	12	7	0.33	0.24	7.792	2.193	8.65	11.15
25	Texas Commerce Bank NA, Houston	3,368	3,146	7.05	9,679	34.80	138	156	4.10	4.95	16.507	28.160	8.75	11.47
26	First Interstate Bank of California, Los Angeles	3,284	3,499	-6.16	19,068	17.22	87	169	2.65	4.83	38.603	30.672	11.54	11.76
27	Sovran Bank NA, Richmond	3,176	2,531	25.46	14,341	22.15	48	15	1.50	0.58	15.852	11.880	9.46	11.49
28	Bank of New England NA, Boston[2]	3,164	5,220	-39.39	13,429	23.56	675	200	21.34	3.82	132.119	85.577	13.23	13.60
29	Republic National Bank, New York	3,055	2,399	27.37	22,914	13.33	11	17	0.36	0.71	8.587	15.580	9.61	11.90
30	First union National Bank nc charlotte nc	3,048	2,842	7.26	18,739	16.27	75	17	2.48	0.59	7.672	2.255	9.49	10.53
31	Midlantic National Bank, Newark, N.J.	3,026	3,269	-7.43	9,243	32.74	356	138	11.78	4.22	136.732	23.773	10.90	11.49
32	Manufacturers National Bank, Detroit	3,010	2,474	21.69	9,910	30.38	20	19	0.66	0.78	17.084	18.674	8.66	10.83
33	Harris Trust & Savings Bank, Chicago	2,930	2,669	9.75	10,030	29.21	129	66	4.41	2.48	32.618	26.821	10.24	11.77
34	Citizens & Southern National Bank, Atlanta	2,880	2,659	8.31	13,458	21.40	59	46	2.03	1.74	42.575	20.875	12.44	12.98
35	United States National Bank, Portland, Ore.	2,717	2,567	5.86	10,691	25.41	91	57	3.36	2.23	6.523	10.674	9.76	11.30
36	Bank of Tokyo Trust Co., New York	2,625	3,194	-17.80	8,771	29.93	87	19	3.30	0.61	27.140	-0.107	11.24	9.98
37	Comerica Bank-Detroit	2,621	2,587	1.28	10,419	25.15	27	16	1.04	0.61	15.199	1.515	10.12	10.62
38	Meridian Bank, Reading, Pa.	2,485	2,711	-8.34	10,209	24.34	63	53	2.55	1.97	41.980	12.375	11.25	9.37
39	Bank of California NA, San Francisco	2,481	1,950	27.27	8,494	29.21	80	122	3.21	6.25	13.897	-3.207	12.33	12.73
40	Morgan Bank Delaware, Wilmington	2,471	2,251	9.78	5,293	46.68	19	12	0.77	0.53	-0.687	1.400	10.86	13.84
41	Provident National Bank, Philadelphia	2,452	2,474	-0.90	9,021	27.18	90	21	3.68	0.84	14.957	15.835	10.70	10.18
42	Norwest Bank Minnesota NA, Minneapolis	2,438	2,567	-5.03	11,340	21.50	69	71	2.83	2.78	41.990	40.868	12.27	11.53
43	First Fidelity Bank NA, Newark, N.J.	2,403	2,821	-14.82	11,616	20.69	170	124	7.07	4.40	71.755	17.256	10.45	10.24
44	Shawmut Bank NA, Boston	2,393	3,217	-25.59	10,766	22.23	148	79	6.19	2.47	40.460	22.174	11.68	11.16
45	National City Bank, Cleveland	2,322	2,295	1.18	8,183	28.38	35	14	1.52	0.60	8.709	8.632	10.13	10.34
46	Seattle-First National Bank	2,291	2,438	-6.06	12,380	18.50	35	28	1.52	1.16	6.897	-4.260	11.17	11.58
47	Crestar Bank, Richmond	2,287	2,478	-7.68	10,711	21.36	66	34	2.87	1.36	19.134	11.735	10.59	10.23
48	Ameritrust Co. NA, Cleveland	2,279	2,728	-16.46	8,654	26.33	221	95	9.70	3.49	52.195	26.565	11.81	11.70
49	Maryland National Bank, Baltimore	2,234	2,586	-13.59	14,226	15.71	192	38	8.57	1.49	81.526	21.876	11.27	11.57
50	Trust Company Bank, Atlanta	2,211	1,862	18.72	6,821	32.42	6	9	0.29	0.46	11.694	7.678	9.30	10.41
51	Fidelity Bank NA, Philadelphia	2,188	2,547	-14.12	8,942	24.47	183	74	8.35	2.90	51.672	30.307	12.30	12.33
52	Fleet National Bank, Providence, R.I.	2,017	1,969	2.43	9,754	20.68	144	26	7.13	1.34	14.712	11.499	9.31	11.39
53	Northern Trust Co., Chicago	2,003	2,362	-15.22	9,413	21.28	16	35	0.78	1.46	10.428	8.402	10.74	9.86
54	La Salle National Bank, Chicago	1,934	1,596	21.22	4,916	39.35	34	30	1.76	1.89	11.600	27.393	9.89	11.47
55	Michigan National Bank, Farmington Hills	1,880	1,813	3.73	9,420	19.96	60	37	3.20	2.05	24.370	15.431	12.34	10.97
56	AmSouth Bank NA, Birmingham, Ala.	1,871	1,888	-0.90	7,681	24.36	29	24	1.53	1.27	14.667	6.93[illegible]	10.10	10.57
57	Industrial Bank of Japan Trust Co., New York	1,798	2,119	-15.12	4,350	41.33	40	1	2.20	0.05	1.125	2.785	11.83	9.97
58	Connecticut National Bank, Hartford	1,790	2,164	-17.32	11,950	14.98	173	65	9.67	3.02	41.415	9.133	11.93	10.46
59	American National Bank & Trust Co., Chicago	1,777	1,698	4.67	4,769	37.26	50	36	2.84	2.10	17.502	7.257	11.18	11.26
60	Southeast Bank NA, Miami	1,698	2,109	-19.51	13,064	13.00	140	54	8.24	2.58	75.078	14.057	11.01	11.91
61	Huntington National Bank, Columbus, Ohio	1,665	1,549	7.48	8,771	18.98	28	22	1.66	1.41	8.828	5.695	9.77	10.47
62	Bank of Hawaii, Honolulu	1,659	1,471	12.79	9,486	17.49	2	4	0.15	0.30	-1.149	0.359	8.63	8.60
63	National Westminster Bank NJ, Jersey City	1,610	2,353	-31.61	7,080	22.73	89	68	5.53	2.87	46.546	7.983	9.59	10.38
64	Continental Bank, Norristown, Pa.	1,602	1,590	0.77	4,529	35.37	58	21	3.63	1.29	9.961	9.638	10.49	10.67
65	First Interstate Bank of Oregon NA, Portland	1,533	1,762	-12.98	5,875	26.10	49	10	3.21	0.59	17.611	10.663	12.31	11.06
66	First City, Texas-Houston, NA	1,529	1,848	-17.24	6,893	22.19	103	22	6.72	1.15	16.003	6.595	12.91	10.57
67	Society National Bank, Cleveland	1,527	1,518	0.57	7,707	19.81	40	38	2.59	2.53	5.926	6.334	10.76	12.09
68	Bank One, Texas, NA, Dallas	1,517	2,215	-31.52	14,402	10.53	5	611	0.34	27.61	2.546	193.242	10.87	7.74
69	U.S. Bank of Washington NA, Seattle	1,514	1,253	20.86	5,525	27.41	31	13	2.06	1.07	5.875	-0.099	10.70	10.00
70	Security Pacific Bank Washington NA, Seattle	1,508	1,520	-0.81	7,813	19.30	16	16	1.07	1.08	4.859	0.527	10.31	11.22
71	Wachovia Bank of Georgia NA, Atlanta[3]	1,494	1,259	18.71	9,155	16.32	11	8	0.76	0.60	1.758	5.325	9.50	12.17
72	Fuji Bank & Trust Co., New York	1,481	1,293	14.56	2,943	50.33	0	0	0.00	0.00	0.000	0.000	9.18	8.90
73	Boatmen's National Bank, St. Louis	1,469	1,404	4.67	10,397	14.13	31	18	2.11	1.26	3.520	23.046	10.15	10.60
74	Bankers Trust (Delaware), Wilmington	1,463	1,283	13.98	3,617	40.43	148	36	10.10	2.83	2.835	0.000	9.88	11.57
75	First Union National Bank of Fla., Jacksonville	1,436	1,663	-13.64	16,683	8.61	44	29	3.04	1.74	15.459	21.832	10.21	11.47
76	First National Bank of Maryland, Baltimore	1,396	1,366	2.21	7,222	19.33	32	21	2.31	1.55	7.392	-0.895	10.81	11.08
77	United Jersey Bank, Hackensack, N.J.	1,382	1,462	-5.43	5,542	24.94	78	49	5.64	3.33	31.123	16.762	10.56	10.23
78	Valley National Bank, Phoenix	1,285	1,378	-6.76	9,435	13.62	83	52	6.49	3.81	36.414	24.781	10.30	11.84
79	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	1,255	1,361	-7.82	5,757	21.80	60	45	4.81	3.33	51.069	46.039	10.38	11.55
80	Sovran bank/Central South, Nashville, Tenn.	1,220	1,048	16.45	5,339	22.85	13	9	1.10	0.87	8.709	8.874	9.99	9.76
81	Mellon Bank (East) PSFS, NA, Philadelphia[4]	1,219	1,147	6.32	9,563	12.75	4	22	0.36	1.92	10.772	33.661	10.71	10.46
82	Signet Bank/Virginia, Richmond	1,200	1,119	7.23	7,991	15.01	33	18	2.75	1.59	13.605	3.866	10.32	11.73
83	BancOhio National Bank, Columbus	1,183	1,025	15.45	5,652	20.93	31	21	2.60	2.04	12.851	6.550	10.93	11.97
84	Bank Leumi Trust Co., New York	1,182	1,291	-8.42	3,109	38.03	85	55	7.18	4.27	18.344	13.924	11.20	11.63
85	Sanwa Bank California, San Francisco	1,168	1,412	-17.22	7,140	16.37	48	36	4.09	2.59	22.058	48.253	11.65	13.27
86	NCNB National Bank of Florida, Tampa	1,164	1,184	-1.66	12,186	9.55	62	20	5.32	1.66	40.458	13.148	12.95	12.54
87	Hibernia National Bank, New Orleans	1,157	1,446	-19.98	6,560	17.64	52	25	4.48	1.76	33.976	16.447	11.37	12.27
88	First Tennessee Bank NA, Memphis	1,132	803	41.05	6,476	17.48	24	17	2.13	2.10	11.654	8.376	7.81	10.96
89	Chase Lincoln First Bank NA, Rochester, N.Y.	1,121	1,282	-12.52	6,144	18.25	28	25	2.46	1.95	8.904	18.042	11.44	12.22
90	First National Bank, Louisville, Ky.	1,116	1,139	-2.01	4,418	25.27	20	7	1.83	0.58	3.938	0.908	10.50	11.28
91	Norstar Bank of Upstate NY, Albany	1,113	857	29.79	4,805	23.16	14	11	1.24	1.30	12.395	9.273	10.23	11.28
92	First American National Bank, Nashville, Tenn.	1,111	1,145	-2.99	6,482	17.14	42	38	3.78	3.33	58.215	36.599	10.35	10.35
93	Banco Popular de Puerto Rico, San Juan	1,106	643	71.99	8,778	12.60	41	11	3.70	1.71	10.787	5.231	8.40	14.32
94	Rhode Island Hospital Trust National Bank, Providence	1,104	567	94.53	2,881	38.31	35	26	3.20	4.51	5.369	5.726	4.53	14.18
95	First Interstate Bank Texas, NA, Houston	1,094	1,301	-15.91	5,156	21.22	47	94	4.27	7.25	69.792	72.008	9.70	9.34
96	South Carolina National Bank, Columbia, S.C.	1,085	1,355	-19.94	6,921	15.67	7	11	0.61	0.78	4.242	1.457	9.27	9.62
97	Connecticut Bank & Trust Co. NA, Hartford, Conn.[2]	1,080	1,979	-45.42	7,211	14.98	206	115	19.04	5.81	71.287	74.490	12.75	12.27
98	Bank One, Indianapolis, NA	1,071	1,148	-6.70	4,459	24.02	26	25	2.46	2.15	19.338	5.602	10.87	11.11
99	State Street Bank & Trust Co., Boston	1,056	998	5.75	11,730	9.00	27	3	2.60	0.34	9.446	5.086	11.00	10.39
100	City National Bank, Beverly Hills	1,056	932	13.24	4,958	21.29	43	33	4.09	3.55	7.222	4.644	10.16	10.82
	Totals for the Top 100 Banks[5]	**383,508**	**383,330[6]**	**0.05**	**1,673,610**	**23.51**	**17,827**	**14,302[6]**	**4.53**	**3.64[6]**	**4,841**	**3,687**	**10.59**	**11.12**
	Totals for All Banks	**615,523**	**618,610**	**-0.50**	**3,388,896**	**18.16**	**23,153**	**21,441**	**3.76**	**3.47**	**7,448**	**6,575**	**N.A.**	**N.A.**

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. ADP restates the 1989 on a pro forma basis for mergers in 1990. **Business Loans** are total commercial and industrial loans, and are taken from Schedule RC-C of the Report of Condition. Data are consolidated to include both domestic and foreign offices. Loans to both domestic and foreign businesses are included. **BL as a % of Assets:** is business loans outstanding on 12/31/90 divided by total assets on 12/31/90, expressed as a percentage. **Total Noncurrent Business Loans:** are total business loans that are 90 or more days past due plus total business loans placed on a nonaccrual basis. **Noncurrent as a % of Business Loans:** is noncurrent business loans divided by total business loans outstanding, expressed as a percentage. **Business Loan Net Charge-offs:** include charge-offs on both domestic and foreign business loans less corresponding recoveries. **Gross return on domestic business loans:** is gross interest and fee income on business loans booked in domestic offices as a percentage of domestic business loans. **Domestic business loans:** are business loans to both domestic and foreign customers that were booked in the domestic offices of the bank. (1)— Formerly Wachovia Bank of North Carolina NA, changed title on 5/20. (2)— The bank, a subsidiary of the bankrupt Bank of New England Corp., was seized by federal regulators in January. Currently operating as an FDIC bridge bank, but will be acquired by Fleet/Norstar Financial Group, Inc., on July 1. (3)— Formerly First National Bank, changed title on 5/20. (4)— Merged into Mellon Bank NA, Pittsburgh, 1/91. (5)— Totals are for the top 100 banks of 1990. (6)— For the top 100 banks of 1989, total business loans were $389.4 billion; noncurrent business loans $14.1 billion; and noncurrent as a percentage of total was 3.62%.

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Top 100 Banks in Business Loans

Listed georgraphically in order of business loans within states ($ amounts in thousands)

Bk. Rank 12/90		Business Loans 12/31/90	% Change Noncurrent Bus. Loans	% Change Bus. Loan Chg.Offs
	ALABAMA			
56	AmSouth Bank NA, Birmingham	1,871,017	19.89	111.37
	ARIZONA			
78	Valley National Bank, Phoenix	1,284,789	58.84	46.94
	CALIFORNIA			
2	Bank of America NT&SA, San Francisco	23,167,000	-10.19	-95.80
6	Wells Fargo Bank NA, San Francisco	12,670,604	67.91	-68.67
8	Security Pacific National Bank, Los Angeles	11,530,649	6.14	149.66
20	Union Bank, San Francisco	4,862,232	45.76	-64.97
26	First Interstate Bank of California, Los Angeles	3,283,730	-48.46	25.86
39	Bank of California NA, San Francisco	2,481,350	-34.76	-533.33
85	Sanwa Bank California, San Francisco	1,168,486	31.07	-54.29
100	City National Bank, Beverly Hills	1,055,654	30.63	55.51
	CONNECTICUT			
58	Connecticut National Bank, Hartford	1,789,545	164.85	353.47
97	Connecticut Bank & Trust Co. NA, Hartford	1,090,006	78.69	-4.30
	DELAWARE			
40	Morgan Bank Delaware, Wilmington	2,471,131	58.43	-149.07
74	Bankers Trust (Delaware), Wilmington	1,462,630	306.80	.....
	FLORIDA			
60	Southeast Bank NA, Miami	1,697,677	157.00	434.10
75	First Union National Bank of Fla., Jacksonville	1,436,348	50.70	-29.19
86	NCNB National Bank of Florida, Tampa	1,164,024	214.98	207.71
	GEORGIA			
34	Citizens & Southern National Bank, Atlanta	2,880,472	26.56	103.95
50	Trust Company Bank, Atlanta	2,210,926	-24.58	52.31
71	Wachovia Bank of Georgia NA, Atlanta	1,494,453	50.00	-66.99
	HAWAII			
62	Bank of Hawaii, Honolulu	1,658,969	-45.06	-420.06
	ILLINOIS			
11	Continental Bank NA, Chicago	9,815,000	236.71	-62.02
12	First National Bank, Chicago	9,305,812	1.55	171.14
33	Harris Trust & Savings Bank, Chicago	2,929,663	95.53	21.61
53	Northern Trust Co., Chicago	2,002,875	-54.65	24.11
54	La Salle National Bank, Chicago	1,934,328	12.65	-57.65
59	American National Bank & Trust Co., Chicago	1,777,245	41.27	141.17
	INDIANA			
98	Bank One, Indianapolis, NA	1,071,162	6.74	245.20
	KENTUCKY			
79	Citizens Fidelity Bank & Trust Co., Louisville	1,254,916	33.34	10.93
90	First National Bank, Louisville	1,116,489	206.56	333.70
	LOUISIANA			
87	Hibernia National Bank, New Orleans	1,156,985	103.49	106.58
	MARYLAND			
49	Maryland National Bank, Baltimore	2,234,455	398.26	272.67
76	First National Bank of Maryland, Baltimore	1,396,301	52.13	-925.92
	MASSACHUSETTS			
9	First National Bank, Boston	10,728,556	21.03	67.25
28	Bank of New England NA, Boston	3,163,851	238.44	54.39
44	Shawmut Bank NA, Boston	2,393,340	86.78	82.47
99	State Street Bank & Trust Co., Boston	1,055,744	715.67	85.73
	MICHIGAN			
17	NBD Bank NA, Detroit	5,941,209	74.95	-95.03
32	Manufacturers National Bank, Detroit	3,010,336	3.67	-8.51
37	Comerica Bank-Detroit	2,620,578	73.24	903.23
55	Michigan National Bank, Farmington Hills	1,880,318	61.52	57.93
	MINNESOTA			
22	First Bank NA, Minneapolis	3,614,359	47.45	-51.36
42	Norwest Bank Minnesota NA, Minneapolis	2,437,954	-3.41	2.75
	MISSOURI			
73	Boatmen's National Bank, St. Louis	1,469,422	75.23	-84.73
	NEW JERSEY			
31	Midlantic National Bank, Newark	3,025,723	158.10	475.16
43	First Fidelity Bank NA, Newark	2,403,059	36.97	315.83
63	National Westminster Bank NJ, Jersey City	1,609,503	31.63	483.06
77	United Jersey Bank, Hackensack	1,382,221	60.34	85.68
	NEW YORK			
1	Citibank NA, New York	33,734,000	18.08	133.50
3	Chase Manhattan Bank NA, New York	20,753,541	-5.05	-22.86
4	Manufacturers Hanover Trust Co., New York	18,776,000	52.25	10.06
5	Bank of New York	16,154,759	-0.01	-29.89
7	Chemical Bank, New York	12,063,000	-3.38	2.46
10	Morgan Guaranty Trust Co., New York	10,471,252	-23.52	13.99
13	National Westminster Bank USA, New York	7,218,077	86.51	240.18
14	Bankers Trust Co., New York	7,116,000	30.67	21.13
21	Marine Midland Bank NA, Buffalo	4,548,150	-12.12	-23.18
29	Republic National Bank, New York	3,055,174	-34.94	-44.88
36	Bank of Tokyo Trust Co., New York	2,625,136	348.26	-25,464
57	Industrial Bank of Japan Trust Co., New York	1,798,062	3,385.22	-59.61
72	Fuji Bank & Trust Co., New York	1,480,912	.....	.....
84	Bank Leumi Trust Co., New York	1,182,356	53.95	31.74
89	Chase Lincoln First Bank NA, Rochester	1,121,400	10.31	-50.65
91	Norstar Bank of Upstate NY, Albany	1,112,565	24.28	33.67
	NORTH CAROLINA			
18	NCNB National Bank of North Carolina, Charlotte	5,320,891	105.50	228.91
24	Wachovia Bank of N.C. NA, Winston-Salem	3,542,312	60.66	255.31
30	First union National Bank, Charlotte	3,048,386	350.04	240.22
	OHIO			
45	National City Bank, Cleveland	2,321,910	156.66	0.89
48	Ameritrust Co. NA, Cleveland	2,278,653	131.86	96.48
61	Huntington National Bank, Columbus	1,664,698	26.67	55.01
67	Society National Bank, Cleveland	1,527,122	2.90	-6.44
83	BancOhio National Bank, Columbus	1,182,978	47.30	96.20
	OREGON			
35	United States National Bank, Portland	2,717,001	59.55	-38.89
65	First Interstate Bank of Oregon NA, Portland	1,533,137	370.99	65.16
	PENNSYLVANIA			
16	Mellon Bank NA, Pittsburgh	6,446,088	-37.52	-41.35
19	CoreStates Bank NA, Philadelphia	5,026,679	580.50	696.88
23	Pittsburgh National Bank	3,559,123	-6.76	336.60
38	Meridian Bank, Reading	2,484,886	18.63	239.23
41	Provident National Bank, Philadelphia	2,452,022	334.20	-5.54
51	Fidelity Bank NA, Philadelphia	2,187,731	147.41	70.50
64	Continental Bank, Norristown	1,601,859	182.80	3.35
81	Mellon Bank (East) PSFS, NA, Philadelphia	1,218,928	-80.20	-68.00
	PUERTO RICO			
93	Banco Popular de Puerto Rico, San Juan	1,105,771	273.20	106.21
	RHODE ISLAND			
52	Fleet National Bank, Providence	2,016,749	444.21	27.94
94	Rhode Island Hospital Trust National Bank, Providence	1,103,772	34.88	-6.23
	SOUTH CAROLINA			
96	South Carolina National Bank, Columbia	1,084,515	-36.52	191.15
	TENNESSEE			
80	Sovran bank/Central South, Nashville	1,220,188	46.24	-1.86
88	First Tennessee Bank NA, Memphis	1,132,002	43.05	39.14
92	First American National Bank, Nashville	1,111,221	10.01	59.06
	TEXAS			
15	NCNB Texas National Bank, Dallas	6,470,419	94.97	38.00
25	Texas Commerce Bank NA, Houston	3,368,299	-11.33	-41.38
66	First City, Texas-Houston, NA	1,529,449	368.05	142.65
68	Bank One, Texas, NA, Dallas	1,516,543	-99.15	-98.68
95	First Interstate Bank Texas, NA, Houston	1,093,839	-50.50	-3.08
	VIRGINIA			
27	Sovran Bank NA, Richmond	3,175,855	225.09	33.43
47	Crestar Bank, Richmond	2,287,485	95.27	63.05
82	Signet Bank/Virginia, Richmond	1,199,657	84.71	251.91
	WASHINGTON			
46	Seattle-First National Bank	2,296,566	22.63	-261.90
69	U.S. Bank of Washington NA, Seattle	1,514,426	132.35	-6,034
70	Security Pacific Bank Washington NA, Seattle	1,507,549	-2.09	822.01

Bk. Rank 12/90: National ranking based on total business loans outstanding on Dec. 31, 1990. **Business Loans** are total commercial and industrial loans outstanding. **% Change Noncurrent Bus. Loans:** total noncurrent business loans in 1990 divided by total noncurrent business loans in 1989, expressed as a percentage. **% Change Bus. Loan Chg.Offs:** net charge-offs on total business loans in 1990 divided by net charge-offs on total business loans in 1989, expressed as a percentage.

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Top 100 Banks in Business Loans

Banks with 3% or more of business loans on a noncurrent basis at yearend 1990. Listed in order of noncurrent as a percentage of total.

Rank 12/90		Noncurrent as a % Business Loans 12/31/90	12/31/89	Business Loan Rank
1	Bank of New England NA, Boston	21.34	3.82	28
2	Connecticut Bank & Trust Co. NA, Hartford, Conn.	19.04	5.81	97
3	Midlantic National Bank, Newark, N.J.	11.78	4.22	31
4	Bankers Trust Co., New York	10.46	6.70	14
5	Bankers Trust (Delaware), Wilmington	10.10	2.83	74
6	Ameritrust Co. NA, Cleveland	9.70	3.49	48
7	Connecticut National Bank, Hartford	9.67	3.02	58
8	Maryland National Bank, Baltimore	8.57	1.49	49
9	Fidelity Bank NA, Philadelphia	8.35	2.90	51
10	Southeast Bank NA, Miami	8.24	2.58	60
11	Citibank NA, New York	8.11	6.95	1
12	Bank Leumi Trust Co., New York	7.18	4.27	84
13	Fleet National Bank, Providence, R.I.	7.13	1.34	52
14	First Fidelity Bank NA, Newark, N.J.	7.07	4.40	43
15	First City, Texas-Houston, NA	6.72	1.19	66
16	Valley National Bank, Phoenix	6.49	3.61	78
17	Shawmut Bank NA, Boston	6.19	2.47	44
18	First Bank NA, Minneapolis	6.02	3.22	22
19	Chemical Bank, New York	5.92	6.18	7
20	Marine Midland Bank NA, Buffalo, N.Y.	5.91	5.37	21
21	United Jersey Bank, Hackensack, N.J.	5.64	3.33	77
22	Chase Manhattan Bank NA, New York	5.64	5.85	3
23	National Westminster Bank NJ, Jersey City	5.53	2.87	63
24	NCNB National Bank of Florida, Tampa	5.32	1.66	86
25	Manufacturers Hanover Trust Co., New York	5.04	3.56	4
26	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	4.81	3.33	79
27	Bank of America NT&SA, San Francisco	4.79	5.57	2
28	Security Pacific National Bank, Los Angeles	4.76	4.97	8
29	Hibernia National Bank, New Orleans	4.48	1.76	87
30	Wells Fargo Bank NA, San Francisco	4.43	2.94	6
31	Harris Trust & Savings Bank, Chicago	4.41	2.48	33
32	Continental Bank NA, Chicago	4.31	1.24	11
33	First Interstate Bank Texas, NA, Houston	4.27	7.25	95
34	Morgan Guaranty Trust Co., New York	4.26	5.81	10
35	National Westminster Bank USA, New York	4.16	2.39	13
36	Texas Commerce Bank NA, Houston	4.10	4.95	25
37	City National Bank, Beverly Hills	4.09	3.55	100
38	Sanwa Bank California, San Francisco	4.09	2.59	85
39	Pittsburgh National Bank	3.95	4.85	23
40	First American National Bank, Nashville, Tenn.	3.78	3.33	92
41	Bank of New York	3.76	3.74	5
42	Banco Popular de Puerto Rico, San Juan	3.70	1.71	93
43	Provident National Bank, Philadelphia	3.68	0.84	41
44	Continental Bank, Norristown, Pa.	3.63	1.29	64
45	Union Bank, San Francisco	3.41	2.58	20
46	United States National Bank, Portland, Ore.	3.36	2.23	35
47	Bank of Tokyo Trust Co., New York	3.30	0.61	36
48	First National Bank, Boston	3.29	2.47	9
49	First Interstate Bank of Oregon NA, Portland	3.21	0.59	65
50	Bank of California NA, San Francisco	3.21	6.25	39
51	Rhode Island Hospital Trust National Bank, Providence	3.20	4.61	94
52	Michigan National Bank, Farmington Hills	3.20	2.05	55
53	First Union National Bank of Fla., Jacksonville	3.04	1.74	75

Municipal Bond Holdings of the 100 Largest Banks

Book value of holdings for Dec. 31, 1990, 1989, 1988 and 1987, and percentage changes (dollar amounts in thousands)

Asset Rank 12/90		Holdings 12/31/90	Holdings 12/31/89	Holdings 12/31/88	Holdings 12/31/87	Pct. Chg. 89-90	Pct. Chg. 88-89	Pct. Chg. 87-88
1	**Citibank NA, New York**	504,000	1,427,000	1,583,000	1,791,000	-64.68	-9.85	-11.61
2	**Bank of America NT&SA, San Francisco**	164,000	196,000	211,000	284,000	-16.33	-7.11	-25.70
3	**Chase Manhattan Bank NA, New York**	801,446	1,223,444	1,565,292	1,744,211	-34.49	-21.84	-10.26
4	**Morgan Guaranty Trust Co., New York**	2,433,261	2,885,583	3,719,634	4,001,609	-15.68	-22.42	-7.05
5	**Manufacturers Hanover Trust Co., New York**	21,000	396,000	709,000	1,098,000	-94.70	-44.15	-35.43
6	**Security Pacific National Bank, Los Angeles**	227,200	267,423	276,069	306,993	-15.04	-3.13	-10.07
7	**Wells Fargo Bank NA, San Francisco**	54,249	137,010	131,892	160,536	-60.41	3.88	-17.84
8	**Bankers Trust Co., New York**	712,000	1,271,555	1,412,407	1,490,252	-44.01	-9.97	-5.22
9	**Chemical Bank, New York**	8,000	529,000	1,667,000	1,603,000	-98.49	-68.27	3.99
10	**Bank of New York**	1,340,875	1,257,698	1,529,180	1,522,824	6.61	-17.75	0.42
11	**First National Bank, Chicago**	285,283	407,346	440,363	477,920	-29.97	-7.50	-7.86
12	**NCNB Texas National Bank, Dallas**	14,129	43,604	52,373	n.a	-67.60	-16.74	n.a
13	**Continental Bank NA, Chicago**	41,000	62,411	64,176	65,271	-34.31	-2.75	-1.68
14	**First National Bank, Boston**	44,035	61,013	227,454	216,535	-27.83	-73.18	5.04
15	**Republic National Bank, New York**	414,849	470,099	465,139	469,888	-11.75	1.07	-1.01
16	**NBD Bank, NA, Detroit**	1,228,737	1,254,611	1,196,036	1,232,805	-2.06	4.90	-2.98
17	**Marine Midland Bank, NA, Buffalo, N.Y.**	3,561	334,534	342,175	595,332	-98.94	-2.23	-42.52
18	**NCNB National Bank of North Carolina, Charlotte**	44,475	78,535	233,750	219,004	-43.37	-66.40	6.73
19	**First Interstate Bank of California, Los Angeles**	272,625	309,888	353,712	435,374	-12.02	-12.39	-18.76
20	**First Union National Bank of North Carolina, Charlotte**	829,020	909,955	974,864	973,129	-8.89	-6.66	0.18
21	**Mellon Bank, Pittsburgh**	331,910	339,420	361,498	825,506	-2.21	-6.11	-56.21
22	**Wachovia Bank and Trust Co. NA, Winston-Salem, N.C.**	500,392	524,652	541,573	564,426	-4.62	-3.12	-4.05
23	**First Union National Bank of Florida, Jacksonville**	628,333	785,658	909,373	987,397	-20.02	-13.60	-7.90
24	**CoreStates Bank NA, Philadelphia**	264,431	226,615	219,919	268,802	16.69	3.04	-18.19
25	**Pittsburgh National Bank**	192,958	290,889	321,822	323,219	-33.67	-9.61	-0.43
26	**Union Bank, San Francisco**	290,558	309,126	319,710	389,491	-6.01	-3.31	-17.92
27	**National Westminster Bank USA, New York**	309,116	331,729	372,557	444,005	-6.82	-10.96	-16.09
28	**Bank One Texas, NA, Dallas**	45,162	10,535	280,553	527,139	328.69	-96.24	-46.78
29	**Sovran Bank, NA, Richmond, Va.**	344,924	411,955	474,304	563,646	-16.27	-13.15	-15.85
30	**Maryland National Bank, Baltimore**	194,777	296,567	332,721	619,455	-34.32	-10.87	-46.29
31	**Citizens and Southern National Bank, Atlanta**	454,773	524,291	553,071	632,803	-13.26	-5.20	-12.60
32	**Bank of New England NA, Boston**	55,931	295,631	321,296	257,606	-81.08	-7.99	24.72
33	**Southeast Bank NA, Miami**	5	759,228	797,583	979,040	-100.00	-4.81	-18.53
34	**Seattle-First National Bank**	25,281	25,924	25,525	27,785	-2.48	1.56	-8.13
35	**NCNB National Bank of Florida, Tampa**	15,055	73,723	568,737	668,222	-79.58	-87.04	-14.89
36	**Connecticut National Bank, Hartford**	46,859	197,030	509,685	619,108	-76.22	-61.34	-17.67
37	**State Street Bank and Trust Co., Boston**	372,339	271,855	238,289	238,154	36.96	14.09	0.06
38	**First Fidelity Bank, NA, Newark, N.J.**	315,513	425,464	523,462	630,861	-25.84	-18.72	-17.02
39	**First Bank, NA, Minneapolis**	353,391	520,764	536,100	796,135	-32.14	-2.86	-32.66
40	**Norwest Bank Minnesota NA, Minneapolis**	158,168	182,881	221,505	236,273	-13.51	-17.44	-6.25
41	**Shawmut Bank, NA, Boston**	35,654	381,679	599,191	718,441	-90.66	-36.30	-16.60
42	**Crestar Bank, Richmond**	109,539	173,279	314,765	349,448	-36.78	-44.95	-9.93
43	**Chase Manhattan Bank (USA), Wilmington, Del.**	0	0	0	0	unch	unch	unch
44	**United States National Bank, Portland, Ore.**	373,502	441,980	499,383	546,058	-15.49	-11.49	-8.55
45	**Citibank South Dakota, NA, Sioux Falls, S.D.**	0	0	0	0	unch	unch	unch
46	**Comerica Bank-Detroit**	417,157	451,247	485,696	549,849	-7.55	-7.09	-11.67
47	**Boatmen's National Bank, St. Louis**	368,363	351,266	339,770	311,722	4.87	3.38	9.00
48	**Meridian Bank, Reading, Pa.**	435,132	457,514	567,838	469,212	-4.89	-19.43	21.02
49	**Harris Trust & Savings Bank, Chicago,**	300,183	302,241	305,817	332,778	-0.68	-1.17	-8.10
50	**Manufacturers National Bank, Detroit**	298,473	312,161	317,059	321,466	-4.38	-1.54	-1.37
51	**Fleet National Bank, Providence, R.I.**	156,363	335,428	421,725	572,629	-53.38	-20.46	-26.35
52	**Texas Commerce Bank NA, Houston**	1,673	69,940	483,336	521,444	-97.61	-85.53	-7.31
53	**Mellon Bank (East) PSFS, NA, Philadelphia**	32,805	33,028	33,259	135,032	-0.68	-0.69	-75.37
54	**Bank of Hawaii, Honolulu**	110,419	132,354	157,839	212,126	-16.57	-16.15	-25.59
55	**Valley National Bank, Phoenix**	446,314	461,532	506,194	592,022	-3.30	-8.82	-14.50
56	**Michigan National Bank, Farmington Hills**	64,610	93,461	157,658	183,116	-30.87	-40.72	-13.90
57	**Northern Trust Co., Chicago**	402,847	376,364	311,001	308,838	7.04	21.02	0.70
58	**American Express Centurion Bank, Newark, Del.**	0	0	0	0	unch	unch	unch
59	**Boston Safe Deposit and Trust Co.**	7,344	11,278	1,266,531	971,084	-34.88	-99.11	30.42
60	**Midlantic National Bank, Newark, N.J.**	222,358	280,807	340,078	374,431	-20.81	-17.43	-9.17
61	**First National Bank, Atlanta**	232,154	258,846	273,480	281,082	-10.31	-5.35	-2.70
62	**Provident National Bank, Philadelphia**	64,972	101,267	111,706	123,396	-35.84	-9.35	-9.47
63	**Fidelity Bank, NA, Philadelphia**	305,591	337,220	366,983	361,662	-9.38	-8.11	1.47
64	**Banco Popular de Puerto Rico, San Juan**	240,251	141,703	150,059	138,523	69.55	-5.57	8.33
65	**Huntington National Bank, Columbus, Ohio**	244,456	299,674	317,555	327,543	-18.43	-5.63	-3.05
66	**Bank of Tokyo Trust Co., New York**	142,941	147,989	156,827	163,836	-3.41	-5.64	-4.28
67	**Ameritrust Co. NA, Cleveland**	322,189	372,076	421,606	475,405	-13.41	-11.75	-11.32
68	**Bank of California NA, San Francisco**	151,252	167,615	183,087	190,698	-9.76	-8.45	-3.99
69	**National City Bank, Cleveland**	482,269	506,749	519,098	651,780	-4.83	-2.38	-20.36
70	**Signet Bank/Virginia, Richmond**	272,690	325,108	352,000	416,594	-16.12	-7.64	-15.51
71	**Security Pacific Bank Washington NA, Seattle**	88,726	128,384	141,999	154,507	-30.89	-9.59	-8.10
72	**Society National Bank, Cleveland**	191,934	204,938	233,735	295,077	-6.35	-12.32	-20.79
73	**AmSouth Bank NA, Birmingham, Ala.**	471,456	479,098	434,889	394,785	-1.60	10.17	10.16
74	**First National Bank of Maryland, Baltimore**	215,602	228,585	234,961	234,823	-5.68	-2.71	0.06
75	**Connecticut Bank and Trust Co. NA, Hartford**	45,698	369,784	419,323	547,482	-87.64	-11.81	-23.41
76	**Sanwa Bank California, San Francisco**	18,160	18,715	22,305	27,453	-2.97	-16.10	-18.75
77	**National Westminster Bank NJ, Jersey City**	147,901	184,839	221,444	289,915	-19.98	-16.53	-23.62
78	**Greenwood Trust Co., Newcastle, Del.**	0	0	0	0	unch	unch	unch
79	**South Carolina National Bank, Columbia**	181,122	193,584	197,459	192,760	-6.44	-1.96	2.44
80	**First City, Texas-Houston, NA**	30,452	119,303	43,427	24,204	-74.48	174.72	79.42
81	**Trust Company Bank, Atlanta**	166,774	194,572	217,885	323,153	-14.29	-10.70	-32.58
82	**First Interstate Bank Arizona NA, Phoenix**	997	276,621	474,629	485,584	-99.64	-41.72	-2.26
83	**Hibernia National Bank, New Orleans**	67,381	141,778	150,117	133,137	-52.47	-5.56	12.75
84	**Dominion Bank, NA, Roanoke, Va.**	117,778	147,039	158,990	164,088	-19.90	-7.52	-3.11
85	**Citizens & Southern National Bank, Fort Lauderdale, Fla.**	270,978	294,238	337,926	432,684	-7.91	-12.93	-21.90
86	**First American National Bank, Nashville, Tenn.**	107,272	134,530	160,466	194,622	-20.26	-16.16	-17.55
87	**First Tennessee Bank NA, Memphis**	131,096	169,530	224,839	259,500	-22.67	-24.60	-13.36
88	**Barnett Bank of South Florida NA, Miami**	207,248	219,143	234,346	252,540	-5.43	-6.49	-7.20
89	**Riggs National Bank, Washington**	17,798	44,615	63,963	378,931	-60.11	-30.25	-83.12
90	**First Alabama Bank, Montgomery**	168,904	167,960	171,414	214,974	0.56	-2.02	-20.26
91	**Central Fidelity Bank, Richmond, Va.**	221,122	220,694	257,588	295,399	0.19	-14.32	-12.80
92	**Chase Lincoln First Bank NA, Rochester, N.Y.**	19,790	12,848	9,866	70,752	54.03	30.23	-86.06
93	**First Interstate Bank Oregon NA, Portland**	168,122	233,268	323,170	519,614	-27.93	-27.82	-37.81
94	**First Florida Bank NA, Tampa**	348,788	458,107	474,727	516,042	-23.86	-3.50	-8.01
95	**Citizens Fidelity Bank & Trust Co., Louisville, Ky.**	171,190	195,620	198,560	172,642	-12.49	-1.48	15.01
96	**Citibank (New York State), Perinton**	60,320	46,483	1,752	1,777	29.77	2553.14	-1.41
97	**BancOhio National Bank, Columbus**	156,294	163,703	166,219	94,358	-4.53	-1.51	76.16
98	**American Security Bank NA, Washington, D.C.**	140,185	159,863	148,184	148,958	-12.31	7.88	-0.52
99	**United Jersey Bank, Hackensack, N.J.**	253,870	275,779	296,491	272,394	-7.94	-6.99	8.85
100	**U.S. Bank of Washington, Seattle**	43,189	64,169	60,457	74,325	-32.69	6.14	-18.66

Reprinted from **The Bond Buyer**, May 22, 1991, page 33. **Data Source:** Data were provided by **ADP BISG Data Services,** New York, from its data base of the federal regulatory "Reports of Condition" filed by all federally-insured commercial banks. **Description of the Table:** The book value of the municipal bond holdings of the 100 largest banks in the U.S. as measured by their total assets on December 31, 1990. **Holdings:** For the consolidated bank, the book value of all securities held by the bank and issued by states and political subdivisions. (Schedule RC-B—Securities, items 3, Column A).

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Property Woes Plague Bank Lenders

Foreclosures soared last year, with banks seizing property faster than they could sell it

By Stephen Kleege

Foreclosed real estate held by the nation's banks soared by 55% last year, indicating that the real estate recession has entered a new phase, according to an *American Banker* survey.

With the real estate binge of the 1980s turning into the hangover of the 1990s, banks are seizing properties faster than they can be sold. Foreclosed properties will continue to back up until lenders and investors agree on how far real estate values have plunged, bankers and brokers said.

The survey also found that the growth of real estate lending slowed dramatically last year to 3.7%, from 10.6% in 1989. And for the first time in years, the riskiest segment of commercial real estate activity - lending for construction and land development - actually declined by 7.2%.

A Year of Reckoning

There was clearcut evidence that 1990 was the year of reckoning for the 100 largest real estate lenders:

- Exposure to commercial realty problems nearly doubled, at least by one key measure. Noncurrent real estate loans soared to 27.5% of equity capital, up from 14.35% at yearend 1989. Citibank's ratio jumped to 39.1% from 20.5%. Chase Manhattan Bank's exposure skyrocketed to 55.5% from 18.9%.
- Noncurrent real estate loans nearly doubled, to $22.2 billion, from $12 billion.
- Chargeoffs soared to $3.7 billion from $1.8 billion.

But while there was a sharp downturn in commercial real estate lending last year, the spigot was not turned off. Loans secured by commercial properties - considered far less risky than construction loans - grew by 10.6%. That is less than the 13.9% growth in 1989, but indicates that some new loans were being made.

Foreign-owned banks in particular were big lenders last year. Sumitomo Bank of California increased its portfolio by 35.9%, to $2.8 billion. National Westminster Bank New Jersey's loans increased by 87%, to nearly $1.4 billion.

While banks on the East Coast generally reduced their portfolios, San Francisco-based Wells Fargo Bank increased its loans by a whopping 27%, to $12 billion, ranking as the second-largest real estate lender. But despite this increase, the bank's exposure to noncurrent loans rose only slightly, to 12.8% of equity capital.

Even Wells, however, altered its approach to real estate: It tripled its chargeoffs to $31 million and reduced its construction lending by 37.6% to $2.3 billion.

Face Front on Problems

With examiners holding tight reins, banks finally have been forced to face up to their real estate problems by writing down assets and taking massive hits to earnings. But recognizing the problem was only the first step. Now banks will have to find ways around the bottleneck that is clogging the process of liquidating the growing supply of bad loans.

And matters probably will get worse before they get better. "These [foreclosure] numbers will grow as we get further into the cycle," warned Robert J. Mueller, executive vice president of the Bank of New York.

Swallowing unwanted property by seizing it is a necessary step to digesting excess supply and restoring markets to health. But the buildup of unoccupied offices, hotels, and shopping malls on banks' plates dashes hope that it will be quick or easy.

Limiting the Losses

The gap between buyers and sellers is impeding a quick resolution of the growing foreclosures. Buyers are seeking discounts of 60% on property while banks, to limit their losses, are hoping to get back all but 30% of their original loans.

But without an alternative, bankers are slowly coming to terms with reality. "We're revaluing the entire country right now," said David W. Steinman, vice president of Mellon Bank.

On their financial statements, banks list foreclosed properties as "other real estate owned." The category also includes so-called "in-substance foreclosures," which are loans on properties expected to be foreclosed.

Mr. Mueller of the Bank of New York estimated that this accounting treatment produced 40% of the growth in foreclosed real estate in 1990.

At the 100 largest banks, foreclosed real estate rose by 132%, to $11 billion. Industrywide, the value of foreclosed real estate jumped by 55%, to $21.5 billion. ☐

Top 100 Banks in Commercial Real Estate Loans

Based on Federal Regulatory Report of Condition data for Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in millions)

Rank 12/90	Name of Bank, City, State	Commercial Real Estate Loans 12/31/90	12/31/89	Percent Change	Total Assets 12/31/90	CR as a % of Assets 12/31/90	Total Noncurrent Real Estate Loans 12/31/90	12/31/89	Noncurrent as a % to Real Estate Loans 12/31/90	12/31/89	Real Estate Loan Net Charge-offs 1990	1989	Noncurrent as a % of Equity Capital 12/31/90	12/31/89
1	**Citibank NA, New York**	15,179	16,270	-6.71	157,821	9.62	3,229	1,566	7.74	3.95	263.000	41.000	39.08	20.53
2	**Wells Fargo Bank NA, San Francisco**	11,958	9,448	26.57	53,824	22.22	428	361	1.60	1.79	31.211	9.427	12.76	11.78
3	**Security Pacific National Bank, Los Angeles**	7,677	6,787	13.11	56,005	13.71	645	395	2.79	2.04	93.839	15.112	20.32	14.57
4	**Chase Manhattan Bank NA, New York**	7,447	7,576	-1.70	77,417	9.62	1,802	712	10.05	4.15	184.814	21.219	55.48	18.87
5	**Bank of America NT&SA, San Francisco**	6,351	5,401	17.59	96,281	6.60	478	201	1.60	0.87	24.000	(10.000)	9.77	4.56
6	**Chemical Bank, New York**	3,818	3,468	10.09	48,160	7.93	691	158	9.13	2.39	46.000	19.000	30.29	7.43
7	**Bank of New England NA, Boston**[1]	3,531	5,142	-31.32	13,429	26.30	1,394	1,186	28.14	17.84	348.740	177.717	N.M.	303.93
8	**Maryland National Bank, Baltimore**	3,139	3,170	-0.98	14,226	22.06	563	59	13.37	1.42	109.377	10.217	150.28	7.25
9	**Union Bank, San Francisco**	2,983	2,710	10.09	16,313	18.29	192	116	3.48	2.43	8.922	9.810	18.60	12.47
10	**NCNB National Bank of North Carolina, Charlotte**	2,913	2,996	-2.78	19,070	15.28	262	69	5.10	1.41	28.705	9.541	25.31	6.90
11	**Sumitomo Bank of California, San Francisco**	2,851	2,098	35.88	4,795	59.46	35	35	1.11	1.48	0.000	0.133	13.32	15.09
12	**Michigan National Bank, Farmington Hills**	2,822	2,798	0.88	9,420	29.96	108	35	2.88	0.95	32.540	14.952	16.36	5.36
13	**First Union National Bank of Florida, Jacksonville**	2,686	2,759	-2.66	16,683	16.10	291	179	4.35	3.49	31.431	23.245	21.13	18.75
14	**First Interstate Bank of California, Los Angeles**	2,653	2,749	-3.49	19,068	13.91	192	95	3.19	1.71	16.413	15.525	17.59	9.14
15	**Bank of California NA, San Francisco**	2,644	2,173	21.68	8,494	31.13	65	108	1.81	3.69	13.167	0.611	12.72	25.75
16	**First Union National Bank of North Carolina, Charlotte**	2,638	2,290	15.24	18,739	14.08	182	46	3.15	0.84	1.381	1.739	20.16	4.77
17	**Southeast Bank NA, Miami**	2,625	2,686	-2.29	13,064	20.09	334	192	6.56	3.83	83.047	17.836	53.40	24.52
18	**First National Bank, Chicago**	2,607	2,923	-10.81	35,994	7.24	173	156	5.43	3.79	67.182	15.066	9.89	10.50
19	**Manufacturers Hanover Trust Co., New York**	2,514	2,462	2.11	57,753	4.35	325	109	7.85	2.71	94.000	38.000	12.45	4.32
20	**Seattle-First National Bank**	2,396	2,595	-7.65	12,380	19.35	148	164	3.41	3.86	18.080	29.131	17.01	19.52
21	**First National Bank, Boston**	2,296	3,231	-28.94	24,867	9.23	340	277	9.55	5.65	156.668	165.098	28.90	22.21
22	**Sovran Bank NA, Richmond**	2,237	1,952	14.55	14,341	15.60	246	17	7.40	0.53	5.273	0.435	29.48	2.04
23	**Shawmut Bank NA, Boston**	2,231	1,746	27.76	10,766	20.72	478	129	14.17	3.60	40.053	20.127	71.52	13.96
24	**Connecticut National Bank, Hartford**	2,140	2,256	-5.17	11,950	17.90	516	189	11.59	3.39	32.670	11.291	74.79	23.95
25	**Midlantic National Bank, Newark, N.J.**	2,065	2,322	-11.08	9,243	22.34	393	210	15.30	7.06	68.986	9.728	79.75	31.16
26	**Marine Midland Bank NA, Buffalo, N.Y.**	2,049	2,691	-23.85	19,546	10.48	551	276	14.18	5.59	231.514	44.532	53.70	27.59
27	**NCNB National Bank of Florida, Tampa**	2,030	2,295	-11.54	12,186	16.66	128	111	4.00	3.39	25.430	12.229	19.09	16.87
28	**Continental Bank NA, Chicago**	1,953	1,920	1.70	26,737	7.30	49	77	2.24	3.43	15.000	2.863	2.83	4.34
29	**United States National Bank, Portland, Ore.**	1,832	1,788	2.46	10,691	17.14	72	49	2.87	2.14	6.972	3.408	8.74	6.78
30	**Security Pacific Bank Washington NA, Seattle**	1,827	1,658	10.21	7,813	23.39	64	34	2.18	1.37	5.236	5.730	12.22	7.29
31	**Citizens & Southern National Bank, Atlanta**	1,710	1,646	3.85	13,458	12.70	64	28	2.32	1.08	13.706	4.974	7.29	3.46
32	**Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.**[2]	1,685	1,522	10.71	16,845	10.00	45	9	1.33	0.29	2.864	0.135	3.86	0.82
33	**Crestar Bank, Richmond**	1,616	1,465	10.30	10,711	15.09	124	26	5.08	1.07	26.053	5.625	20.59	4.39
34	**Bank of New York**	1,546	2,023	-23.55	42,383	3.65	528	348	10.91	6.59	14.203	30.173	24.50	16.52
35	**Bankers Trust Co., New York**	1,529	1,707	-10.40	53,681	2.85	298	90	13.50	4.28	7.000	5.487	14.14	5.97
36	**Meridian Bank, Reading, Pa.**	1,511	981	53.98	10,209	14.80	95	43	3.20	1.90	16.512	0.102	18.13	8.03
37	**Barnett Bank of South Florida NA, Miami**	1,485	1,554	-4.45	6,467	22.96	113	41	4.02	1.58	24.243	9.971	38.70	13.10
38	**First Fidelity Bank NA, Newark, N.J.**	1,468	1,476	-0.51	11,616	12.64	178	109	6.13	3.68	64.972	10.795	32.42	18.33
39	**Connecticut Bank & Trust Co. NA, Hartford**[1]	1,425	1,866	-23.66	7,211	19.76	341	381	14.25	13.09	61.551	59.043	254.01	201.40
40	**Sanwa Bank California, San Francisco**	1,406	1,291	8.94	7,140	19.69	87	22	3.74	1.06	3.881	0.937	14.52	4.28
41	**First Florida Bank NA, Tampa**	1,396	1,249	11.79	5,772	24.18	86	30	4.07	1.57	5.076	0.883	23.65	7.57
42	**National Westminster Bank New Jersey, Jersey City**	1,389	744	86.64	7,080	19.62	257	81	12.10	5.48	58.159	39.796	61.07	20.35
43	**CoreStates Bank NA, Philadelphia**	1,370	864	58.66	16,537	8.29	186	5	8.77	0.45	57.811	0.867	19.90	0.79
44	**American Security Bank NA, Washington, D.C.**	1,359	1,468	-7.44	5,612	24.22	412	25	25.10	1.41	50.343	6.320	374.07	7.49
45	**National Westminster Bank USA, New York**	1,358	1,238	9.71	16,246	8.36	345	58	19.87	3.61	37.675	3.228	51.90	11.69
46	**South Carolina National Bank, Columbia**	1,326	1,051	26.23	6,921	19.16	86	53	4.02	3.18	7.943	3.028	20.19	13.59
47	**Mellon Bank NA, Pittsburgh**	1,317	1,463	-9.92	17,382	7.58	271	77	12.71	3.83	92.559	31.420	34.31	8.20
48	**Ameritrust Co. NA, Cleveland**	1,311	1,223	7.17	8,654	15.14	96	36	4.39	1.80	54.579	2.173	18.68	6.00
49	**United Jersey Bank, Hackensack, N.J.**	1,271	1,258	1.04	5,542	22.93	208	87	11.04	4.45	20.214	4.437	67.99	23.18
50	**Central Fidelity Bank, Richmond**	1,261	1,100	14.62	6,177	20.41	75	3	3.85	0.18	(0.012)	(0.031)	22.97	1.00
51	**Chase Lincoln First Bank NA, Rochester, N.Y.**	1,251	1,130	10.71	6,144	20.36	25	32	1.03	1.31	0.517	0.882	6.16	8.09
52	**NCNB National Bank of South Carolina, Columbia**	1,238	1,085	14.16	4,789	25.86	32	12	1.78	0.81	2.460	1.487	10.33	4.19
53	**Fidelity Bank NA, Philadelphia**	1,218	1,255	-2.96	8,942	13.62	103	65	5.23	3.49	23.644	51.440	24.76	16.77
54	**Huntington National Bank, Columbus, Ohio**	1,214	1,175	3.30	8,771	13.84	52	31	2.61	1.61	8.083	4.632	9.30	5.70
55	**Citizens & Southern Nat'l Bank of Fla., Ft. Lauderdale**	1,195	1,235	-3.23	6,504	18.37	97	64	4.52	3.08	15.232	1.818	28.14	17.15
56	**Hibernia National Bank, New Orleans**	1,149	1,151	-0.17	6,560	17.51	131	48	5.36	2.17	32.106	11.291	42.33	13.62
57	**Fleet National Bank, Providence, R.I.**	1,144	1,267	-9.71	9,754	11.72	332	34	18.54	1.79	86.257	22.363	64.15	5.74
58	**NCNB Texas National Bank, Dallas**	1,137	1,281	-11.23	32,729	3.47	29	63	0.91	2.20	6.575	17.749	1.70	4.18
59	**Provident National Bank, Philadelphia**	1,131	1,308	-13.52	9,021	12.54	202	25	12.54	1.47	83.633	1.376	47.19	4.96
60	**NBD Bank NA, Detroit**	1,111	1,100	1.04	21,858	5.08	69	22	2.38	0.80	18.294	4.438	5.29	1.82
61	**Boatmen's National Bank, St. Louis**	1,103	1,081	2.00	10,397	10.61	80	69	3.73	3.29	18.255	2.787	13.70	12.64
62	**Valley National Bank of Arizona, Phoenix**	1,099	1,416	-22.36	9,435	11.65	197	376	9.07	14.87	82.475	129.491	43.73	86.01
63	**Branch Banking & Trust Co., Wilson, N.C.**	1,091	985	10.81	4,451	24.52	28	12	1.67	0.68	3.032	2.764	8.92	4.17
64	**Dominion Bank NA, Roanoke, Va.**	1,078	1,157	-6.80	6,528	16.51	176	17	8.32	0.75	8.440	1.426	52.30	4.55
65	**First American National Bank, Nashville**	1,067	1,203	-11.27	6,482	16.47	112	57	6.25	2.99	42.585	10.921	31.36	14.37
66	**National Community Bank, Rutherford, N.J.**	1,057	1,102	-4.11	4,053	26.08	84	64	4.12	3.10	18.380	0.204	39.39	28.48
67	**Bank of Hawaii, Honolulu**	1,047	927	13.00	9,486	11.04	14	11	0.61	0.57	(0.405)	1.307	2.88	2.46
68	**City National Bank, Beverly Hills**	1,045	918	13.80	4,958	21.08	51	18	3.79	1.56	1.000	—	16.44	6.43
69	**Continental Bank, Norristown, Pa.**	1,024	927	10.42	4,529	22.61	123	21	9.33	1.58	11.761	2.389	42.67	7.80
70	**First Interstate Bank of Texas NA, Houston**	987	1,367	-27.76	5,156	19.15	34	231	2.36	12.80	214.168	70.173	13.89	900.04
71	**Signet Bank/Virginia, Richmond**	976	946	3.21	7,991	12.22	73	19	4.53	1.28	11.944	(0.027)	15.20	4.16
72	**Imperial Bank, Inglewood, Calif.**	973	692	40.68	3,027	32.15	37	4	3.13	0.39	1.170	0.914	20.24	2.31
73	**Barclays Bank of New York NA**	956	970	-1.40	3,234	29.58	152	67	10.03	4.43	20.651	0.629	80.40	33.17
74	**First National Bank of Maryland, Baltimore**	954	884	7.90	7,222	13.21	77	2	1.31	0.10	19.961	0.552	7.06	0.50
75	**Citizens First National Bank, Ridgewood, N.J.**	902	932	-3.13	2,699	33.44	133	60	11.01	4.19	31.618	0.041	157.58	33.18
76	**US Bank of Washington NA, Seattle**	892	799	11.66	5,525	16.14	22	44	1.39	3.27	9.934	8.366	6.53	14.56
77	**Comerica Bank-Detroit**	873	831	5.09	10,419	8.38	54	75	2.55	3.98	4.446	6.437	9.81	15.75
78	**First National Bank, Atlanta**[3]	863	881	-2.09	9,155	9.43	56	34	3.07	1.99	2.917	3.514	9.04	6.01
79	**Texas Commerce Bank NA, Houston**	862	935	-7.72	9,679	8.91	165	248	15.71	22.16	43.711	40.753	27.22	38.60
80	**Norwest Bank Minnesota NA, Minneapolis**	862	805	7.04	11,340	7.60	100	16	3.92	1.15	25.454	12.101	18.87	3.50
81	**Sovran Bank/Maryland, Bethesda**	861	791	8.88	4,392	19.60	138	12	10.14	0.99	4.291	0.147	59.27	4.86
82	**First Union National Bank of Georgia, Atlanta**	850	719	18.28	4,375	19.43	23	32	1.55	2.50	7.438	8.317	9.03	13.68
83	**Sun Bank NA, Orlando, Fla.**	846	724	16.83	4,604	18.38	23	16	1.79	1.41	4.573	2.112	7.67	5.96
84	**Midlantic National Bank/North, West Paterson, N.J.**	846	916	-7.59	3,973	21.30	178	56	14.58	4.06	26.084	2.360	85.78	22.06
85	**SouthTrust Bank of Alabama NA, Birmingham**	831	683	21.62	3,903	21.29	18	8	1.82	0.94	0.305	0.519	8.08	3.61
86	**Security Pacific Bank Arizona, Phoenix**	825	1,104	-25.33	4,312	19.12	31	36	2.84	2.58	15.708	67.788	12.17	13.21
87	**First Interstate Bank of Nevada NA, Reno**	812	460	76.59	3,724	21.81	31	15	2.48	2.05	4.160	10.225	12.93	5.92
88	**AmSouth Bank Birmingham NA, Ala.**	789	819	-3.67	7,681	10.27	36	29	2.05	1.75	4.465	0.415	6.18	5.25
89	**Chemical Bank New Jersey NA, Morristown**	772	953	-18.96	4,912	15.72	161	62	8.35	3.12	22.321	17.702	69.47	21.47
90	**Sovran Bank/Tennessee, Nashville**	725	676	7.27	5,339	13.58	32	26	2.31	2.03	9.918	0.127	8.23	7.00
91	**Norstar Bank NA, Buffalo, N.Y.**	719	581	23.76	4,249	16.92	50	14	4.47	1.66	7.059	0.341	19.32	5.35
92	**Key Bank of Eastern New York NA, Albany**	706	543	30.04	4,623	15.28	39	16	2.41	1.59	6.761	0.098	14.27	6.84
93	**Citizens Fidelity Bank & Trust Co., Louisville, Ky.**	688	662	3.83	5,757	11.94	53	8	5.09	0.83	12.273	2.760	15.84	2.31
94	**Citizens & Southern National Bank of S.C., Charleston**	685	651	5.21	4,099	16.72	14	8	1.20	0.79	1.367	0.280	5.02	3.17
95	**Manufacturers & Traders Trust Co., Buffalo, N.Y.**	674	602	12.03	5,475	12.32	19	9	0.98	0.69	1.574	(0.226)	7.23	3.95
96	**Bank of Tokyo Trust Co., New York**	674	198	239.83	8,771	7.69	56	17	8.25	8.11	13.422	3.200	13.06	4.22
97	**National City Bank, Cleveland**	668	636	5.07	8,183	8.16	39	19	3.22	1.65	7.592	0.475	7.72	3.87
98	**Old Kent Bank & Trust Co., Grand Rapids, Mich.**	662	428	54.55	3,266	20.27	35	9	3.68	1.28	2.800	(0.046)	16.23	4.32
99	**Central Bank of the South, Birmingham, Ala.**	658	740	-11.07	4,395	14.97	27	21	2.08	1.69	3.208	2.449	9.32	7.77
100	**BayBank Middlesex, Burlington, Mass.**	647	755	-14.30	4,351	14.87	119	69	7.48	3.75	22.429	1.905	61.58	29.92
	Totals for the Top 100[4]	**187,269**	**178,411**	**4.38**	**1,623,938**	**12.29**	**22,201**	**12,020**	**5.88**	**3.22**[5]	**3,731**	**1,768**	**27.81**	**14.38**[5]
	Totals for All Banks[4]	**384,950**	**371,362**	**3.66**	**3,389,189**	**11.38**	**36,615**	**22,457**	**4.34**	**2.86**	**6,291**	**3,464**	**17.12**	**11.60**

Data sources: For top 100 banks, **ADP Data Services Division, New York,** from its data base of the federal regulatory report of condition and income. The 1989 data are adjusted for mergers in 1990. Aggregate data for all FDIC-insured banks are from the **Federal Deposit Insurance Corp.,** Washington, D.C. **Description of the table:** from the group of 627 U.S. Banks with assets greater than $500 million on Dec. 31, 1990, the 100 banks with the largest amount of commercial real estate loans on Dec. 31, 1990 are listed. **Commercial real estate loans** are domestic construction and land development loans, loans secured by multifamily residential properties, and loans secured by nonfarm nonresidential properties currently on the bank's books. **CR as a % of Assets:** commercial real estate loans outstanding on 12/31/90 as a percentage of total assets on 12/31/90. **Total Noncurrent Real Estate Loans:** include all domestic real estate loans— commercial plus residential—that are 90 days or more past due or on a nonaccrual basis. **Noncurrent as a % of Real Estate Loans:** noncurrent domestic real estate loans as a percentage of total real estate loans outstanding. **Real Estate Net Charge-offs:** include all charge-offs on domestic real estate loans less corresponding recoveries. Numbers in parenthesis indicate a net recovery. **Noncurrent as a % of Equity Capital:** all noncurrent domestic real estate loans as a percentage of equity capital. **N.M.**— not meaningful (equity capital is negative) (1)— The bank, a subsidiary of the bankrupt Bank of New England Corp., was seized by federal regulators in January. Currently operating as an FDIC bridge bank, but will be acquired by Fleet/Norstar Financial Group, Inc., on July 1. (2)— Changing title to Wachovia Bank of North Carolina NA on 5/20. (3)— Changing title to Wachovia Bank of Georgia NA on 5/20. (4) All ratios are weighted averages calculated by summing the outstanding levels for each member in the group. For the top 100, the 1989 totals were for the top 100 banks that year, unless otherwise noted. (5)— Data are for the top 100 banks of 1989.

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Top 100 Banks in Commercial Real Estate Loans

Listed georgraphically in order of commercial real estate loans within states (dollar amounts in millions)

CREAL Rank 12/90		C.R. Loans 12/31/90	% change Noncurrent R.E. Loans	% change R.E. Loan Chg.Offs	% change Other R.E. Owned
	ALABAMA				
85	**SouthTrust Bank of Alabama NA**	$831	129.81%	-41.23%	310.62%
88	**AmSouth Bank Birmingham NA**	789	21.65	975.90	116.53
99	**Central Bank of the South**	658	26.26	30.99	0.03
	ARIZONA				
62	**Valley National Bank of Arizona**	1,099	-47.50	-36.31	51.07
86	**Security Pacific Bank Arizona**	825	-13.03	-76.83	-90.04
	CALIFORNIA				
2	**Wells Fargo Bank NA**	11,958	18.55	231.08	47.30
3	**Security Pacific National Bank**	7,677	63.15	520.96	50.91
5	**Bank of America NT&SA**	6,351	137.81	340.00	-34.66
9	**Union Bank**	2,983	65.83	-9.05	-36.36
11	**Sumitomo Bank of California**	2,851	0.51	-100.00	92.17
14	**First Interstate Bank of California**	2,653	102.20	5.72	146.24
15	**Bank of California NA**	2,644	-39.29	2,054.99	443.18
40	**Sanwa Bank California**	1,406	295.07	314.19	47.05
68	**City National Bank**	1,045	183.84	...	2,504.71
72	**Imperial Bank**	973	892.57	28.01	-11.16
	CONNECTICUT				
24	**Connecticut National Bank**	2,140	173.25	189.35	165.62
39	**Connecticut Bank & Trust Co. NA**	1,425	-10.34	4.25	407.23
	DISTRICT OF COLUMBIA				
44	**American Security Bank NA**	1,359	1,533.25	696.57	1,315.16
	FLORIDA				
13	**First Union National Bank of Florida**	2,686	62.45	35.22	248.78
17	**Southeast Bank NA**	2,625	74.12	365.61	298.21
27	**NCNB National Bank of Florida**	2,030	14.74	107.95	239.17
37	**Barnett Bank of South Florida NA**	1,485	173.52	143.14	8.00
41	**First Florida Bank NA**	1,396	187.23	488.18	668.92
55	**Citizens & Southern National Bank of Florida**	1,195	50.26	737.84	164.46
83	**Sun Bank NA**	846	43.98	116.52	576.95
	GEORGIA				
31	**Citizens & Southern National Bank**	1,710	127.93	175.55	-7.08
78	**First National Bank, Atlanta**	863	64.25	-16.99	113.77
82	**First Union National Bank of Georgia**	850	-30.05	-10.57	48.92
	HAWAII				
67	**Bank of Hawaii**	1,047	26.50	-130.99	...
	ILLINOIS				
18	**First National Bank, Chicago**	2,607	11.45	345.92	211.14
28	**Continental Bank NA**	1,953	-36.50	423.93	282.30
	KENTUCKY				
93	**Citizens Fidelity Bank & Trust Co.**	688	564.79	344.67	995.63
	LOUISIANA				
56	**Hibernia National Bank**	1,149	172.63	184.35	125.43
	MARYLAND				
8	**Maryland National Bank**	3,139	857.28	970.54	3,030.08
74	**First National Bank of Maryland**	954	1,326.20	3,516.12	21,158.26
81	**Sovran Bank/Maryland**	861	1,054.09	2,819.05	22.48
	MASSACHUSETTS				
7	**Bank of New England NA**	3,531	17.48	96.23	122.51
21	**First National Bank, Boston**	2,296	22.83	-3.89	-4.37
23	**Shawmut Bank NA**	2,231	269.70	99.00	120.85
100	**BayBank Middlesex**	647	71.91	1,077.38	1,092.78
	MICHIGAN				
12	**Michigan National Bank**	2,822	205.50	117.63	179.16
60	**NBD Bank NA, Detroit**	1,111	211.62	312.21	-1.66
77	**Comerica Bank-Detroit**	873	-27.81	-30.93	59.71
98	**Old Kent Bank & Trust Co.**	662	288.78	5,933.33	-100.00
	MINNESOTA				
80	**Norwest Bank Minnesota NA**	862	527.11	110.35	221.74
	MISSOURI				
61	**Boatmen's National Bank**	1,103	14.92	555.01	150.93
	NEVADA				
87	**First Interstate Bank of Nevada NA**	812	100.99	-59.32	-36.84
	NEW JERSEY				
25	**Midlantic National Bank**	$2,065	87.16%	609.24%	596.06%
38	**First Fidelity Bank NA**	1,468	62.34	501.87	1,578.42
42	**National Westminster Bank New Jersey**	1,389	218.46	46.14	24.73
49	**United Jersey Bank**	1,271	138.08	355.58	1,299.80
66	**National Community Bank**	1,057	31.29	8,909.80	7,945.71
75	**Citizens First National Bank**	902	153.46	77,017	11,449.93
84	**Midlantic National Bank/North**	846	219.07	1,005.25	...
89	**Chemical Bank New Jersey NA**	772	157.36	26.09	87.44
	NEW YORK				
1	**Citibank NA**	15,179	106.19	541.46	342.06
4	**Chase Manhattan Bank NA**	7,447	153.13	770.98	376.70
6	**Chemical Bank**	3,818	337.34	142.11	26.53
19	**Manufacturers Hanover Trust Co.**	2,514	198.17	147.37	49.76
26	**Marine Midland Bank NA**	2,049	99.77	419.88	317.20
34	**Bank of New York**	1,546	51.86	-52.93	126.02
35	**Bankers Trust Co.**	1,529	232.22	27.57	306.06
45	**National Westminster Bank USA**	1,358	494.71	1,067.85	714.33
51	**Chase Lincoln First Bank NA**	1,251	-23.63	-42.04	1,018.72
73	**Barclays Bank of New York NA**	956	125.57	3,183.15	113.32
91	**Norstar Bank NA**	719	246.34	1,970.09	4,541.06
92	**Key Bank of Eastern New York NA**	706	144.24	6 798.98	527.91
95	**Manufacturers & Traders Trust Co.**	674	121.06	796.46	54.62
96	**Bank of Tokyo Trust Co.**	674	233.55	319.44	165.40
	NORTH CAROLINA				
10	**NCNB National Bank of N.C.**	2,913	281.44	200.86	840.40
16	**First Union National Bank of N.C.**	2,638	297.03	-20.59	34.84
32	**Wachovia Bank & Trust Co. NA**	1,686	426.67	2,021.48	20.41
63	**Branch Banking & Trust Co.**	1,091	138.12	9.70	163.56
	OHIO				
48	**Ameritrust Co. NA**	1,311	168.64	2,411.69	2,910.14
54	**Huntington National Bank**	1,214	70.55	74.50	352.90
97	**National City Bank**	668	110.00	1,498.32	157.66
	OREGON				
29	**United States National Bank**	1,832	47.61	104.58	1,276.05
	PENNSYLVANIA				
36	**Meridian Bank**	1,511	121.54	16,088	3,928.61
43	**CoreStates Bank NA**	1,370	3,544.08	6,567.94	...
47	**Mellon Bank NA**	1,317	250.61	194.59	198.67
53	**Fidelity Bank NA**	1,218	58.37	-54.04	89.48
59	**Provident National Bank**	1,131	698.38	5,977.98	513.11
69	**Continental Bank**	1,024	472.72	392.30	1,210.81
	RHODE ISLAND				
57	**Fleet National Bank**	1,144	878.94	285.71	98.12
	SOUTH CAROLINA				
46	**South Carolina National Bank**	1,326	62.20	162.49	137.17
52	**NCNB National Bank of S.C.**	1,238	157.18	65.43	150.46
94	**Citizens & Southern National Bank of S.C.**	686	79.31	388.21	25.54
	TENNESSEE				
65	**First American National Bank**	1,067	96.46	289.94	368.47
90	**Sovran Bank/Tennessee**	725	22.31	7,709.45	15.81
	TEXAS				
58	**NCNB Texas National Bank**	1,137	-53.70	-62.96	-31.43
70	**First Interstate Bank of Texas NA**	987	-85.11	205.20	-51.09
79	**Texas Commerce Bank NA**	862	-33.38	7.28	39.03
	VIRGINIA				
22	**Sovran Bank NA**	2,237	1,309.12	1,112.18	215.72
33	**Crestar Bank**	1,616	376.04	363.16	137.89
50	**Central Fidelity Bank**	1,261	2,384.11	61.29	368.78
64	**Dominion Bank NA**	1,078	962.25	491.87	248.41
71	**Signet Bank/Virginia**	976	284.76	44,337	288.66
	WASHINGTON				
20	**Seattle-First National Bank**	2,396	-9.38	-37.94	7.44
30	**Security Pacific Bank Washington NA**	1,827	88.16	-8.62	-2.56
76	**US Bank of Washington NA**	892	-49.44	18.74	81.93

CREAL Rank 12/90: National ranking based on commercial real estate loans outstanding on Dec. 31, 1990. **C.R. Loans:** commercial real estate loans outstanding. **% Change Noncurrent R.E. Loans:** total noncurrent domestic real estate loans on 12/31/90 divided by total noncurrent domestic real estate loans on 12/3189, expressed as a percentage. **% Change R.E. Chg.Offs:** net charge-offs on total domestic real estate loans in 1990 divided by net charge-offs on total domestic real estate loans in 1989, expressed as a percentage. **Other R.E. Owned (OREOs): other real estate owned on** 12/31/90 divided by other real estate owned on 12/31/89, expressed as a percentage.

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Real Estate Lending by Commercial Banks

Yearend 1985 to Yearend 1990 ($ Billion) with annual percent changes

	1990	1989	1988	1987	1986	1985
Commercial real estate[1]	385.0 + 3.7%	371.4 +10.6%	335.7 +10.0%	305.1 +16.1%	262.8 +22.2%	215.1 +17.5%
Construction & land develop.	126.3 - 7.2%	136.0 + 6.0%	$128.3 + 7.0%	$119.9 +12.3%	$106.7 +19.6%	$89.2 +17.2%
Multifamily residental mtges	20.9 + 4.7%	20.0 + 8.7%	18.3 + 2.2%	17.9 +12.6%	15.9 +26.2%	12.6 +16.7%
Commercial properties[2]	237.8 +10.4%	215.4 +13.9%	189.1 +13.0%	167.3 +19.3%	140.2 +23.7%	113.3 +17.9%
All other real estate loans	444.0 +13.8%	390.3 +15.0%	339.3 +15.1%	$294.8 +16.7%	$252.6 +13.1%	$223.4 +10.3%
Residential mortgages[3]	400.2	350.9	301.7	$262.9	$222.6	$198.7
Loans secured by farmland	$17.3	$16.7	$15.5	14.5	12.7	11.4
Foreign real estate loans[4]	$26.5	$22.7	$22.1	17.4	17.3	13.3
Total real estate loans	829.0 + 8.8%	761.7 +12.8%	675.0 +12.5%	$599.9 +16.4%	$515.4 +17.5%	$438.5 +13.7%
Other real estate owned	$21.5 +55.4%	$13.8 +21.6%	$11.3 + 3.2%	$11.0 +19.7%	$9.2 +27.5%	$7.2 +22.8%

Data source: Data are from the **Federal Deposit Insurance Corp.**, Washington, D.C., and are for all FDIC-insured banks. **(1)**— The sum of construction and land development loans, multifamily residental mortgage loans, and nonfarm, nonresidential loans that were booked by a bank's domestic offices. **(2)**— Loans secured by nonfarm nonresidential properties. **(3)**— Includes first and second mortgages secured by 1-4 family residential properties and home equity loans. **(4)**— Real estate loans of all types that were booked in a bank's foreign offices.

Compiled by American Banker.

Top 200 Banks in Construction and Land Development Loans

Based on federal regulatory report of condition data for Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/90		C&L Develop. Loans 12/31/90	C&L Develop. Loans 12/31/89	Percent Change
1	Citibank NA, New York	7,855,000	7,008,000	12.09
2	Chase Manhattan Bank NA, New York	4,669,437	4,970,847	-6.06
3	Security Pacific National Bank, Los Angeles	4,104,588	3,393,774	20.94
4	Wells Fargo Bank NA, San Francisco	2,564,362	4,110,380	-37.61
5	Bank of America NT&SA, San Francisco	2,313,000	2,191,000	5.57
6	Union Bank, San Francisco	2,071,041	1,904,443	8.75
7	Manufacturers Hanover Trust Co., New York	2,031,000	2,079,000	-2.31
8	First Interstate Bank of Calif., Los Angeles	1,750,310	2,008,748	-12.87
9	Maryland National Bank, Baltimore	1,734,173	2,251,164	-22.97
10	Sovran Bank NA, Richmond	1,607,865	1,395,246	15.24
11	Continental Bank NA, Chicago	1,516,000	1,531,508	-1.01
12	Chemical Bank, New York	1,511,000	1,233,000	22.55
13	Midlantic National Bank, Newark, N.J.	1,474,683	1,688,380	-12.66
14	Bank of California NA, San Francisco	1,419,993	1,018,726	39.39
15	Bank of New England NA, Boston	1,398,092	2,280,583	-38.70
16	Marine Midland Bank NA, Buffalo, N.Y.	1,301,838	1,956,545	-33.46
17	First Union National Bank of N.C., Charlotte	1,096,848	1,156,087	-5.12
18	First National Bank, Boston	944,061	1,599,857	-40.99
19	Seattle-First National Bank	892,623	943,145	-5.36
20	United Jersey Bank, Hackensack, N.J.	852,042	842,682	1.11
21	American Security Bank NA, Washington, D.C.	807,716	885,287	-8.76
22	Security Pacific Bank Washington NA, Seattle	793,782	727,915	9.05
23	Signet Bank/Virginia, Richmond	788,147	708,803	11.19
24	Ameritrust Co. NA, Cleveland	751,211	630,660	19.12
25	NCNB National Bank of N.C., Charlotte	749,377	1,054,659	-28.95
26	Fleet National Bank, Providence, R.I.	743,270	790,409	-5.96
27	Provident National Bank, Philadelphia	736,586	680,402	8.26
28	Mellon Bank NA, Pittsburgh	733,845	1,003,707	-26.89
29	Crestar Bank, Richmond	715,768	749,835	-4.54
30	Bank of New York	671,424	1,012,524	-33.69
31	Connecticut National Bank, Hartford	641,436	827,974	-22.53
32	First Union National Bank of Ga., Atlanta	635,348	495,850	28.13
33	Barnett Bank of So. Fla. NA, Miami	623,077	698,667	-10.82
34	Riggs National Bank, Washington, D.C.	613,377	692,563	-11.43
35	Southeast Bank NA, Miami	601,936	859,899	-30.00
36	Continental Bank, Norristown, Pa.	591,877	593,350	-0.25
37	First Union National Bank of Fla., Jacksonville	581,296	767,350	-24.25
38	NBD Bank NA, Detroit	569,971	609,184	-6.44
39	CoreStates Bank NA, Philadelphia	562,644	376,454	49.46
40	Signet Bank/Maryland, Baltimore	559,095	512,156	9.16
41	Sanwa Bank California, San Francisco	555,546	630,627	-11.91
42	Imperial Bank, Inglewood, Calif.	537,533	288,245	86.48
43	Michigan National Bank, Farmington Hills	523,636	552,466	-5.22
44	United States National Bank, Portland, Ore.	515,812	482,076	7.00
45	Valley National Bank of Arizona, Phoenix	506,257	743,294	-31.89
46	Citizens & Southern National Bank, Atlanta	498,228	456,548	9.13
47	First National Bank, Chicago	481,373	688,427	-30.08
48	Dominion Bank NA, Roanoke, Va.	481,357	550,073	-12.49
49	First American Bank, McLean, Va.	474,086	660,991	-28.28
50	First Florida Bank NA, Tampa	467,335	464,797	0.55
51	City National Bank, Beverly Hills	460,220	410,637	12.07
52	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	448,824	406,326	10.46
53	NCNB National Bank of Fla., Tampa	440,161	962,834	-54.28
54	Texas Commerce Bank NA, Houston	436,137	530,304	-17.76
55	Pittsburgh National Bank	429,012	588,234	-27.07
56	Bankers Trust Co., New York	422,000	519,562	-18.78
57	Meridian Bank, Reading, Pa.	421,378	334,805	25.86
58	NCNB Texas National Bank, Dallas	414,539	302,242	37.15
59	Fidelity Bank NA, Philadelphia	409,591	528,179	-22.45
60	Shawmut Bank NA, Boston	408,265	622,335	-34.40
61	Huntington National Bank, Columbus, Ohio	407,212	475,976	-14.45
62	Security Pacific Bank Arizona, Phoenix	387,767	701,233	-44.70
63	Central Fidelity Bank, Richmond	387,276	520,368	-25.58
64	First Fidelity Bank NA, Newark, N.J.	384,173	510,996	-24.82
65	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	381,458	411,289	-7.25
66	Sovran Bank/Maryland, Bethesda	373,757	441,138	-15.27
67	Bank One NA, Indianapolis	366,415	354,546	3.35
68	SouthTrust Bank of Alabama NA, Birmingham	353,391	359,445	-1.68
69	BancOhio National Bank, Columbus	352,783	397,028	-11.14
70	NCNB National Bank of S.C., Columbia	352,299	417,107	-15.54
71	First National Bank, Atlanta	351,839	318,046	10.63
72	INB National Bank, Indianapolis	351,658	316,597	11.07
73	Bank of Baltimore	345,583	298,105	15.93
74	Connecticut Bank & Trust Co. NA, Hartford	332,381	658,996	-49.56
75	First National Bank of Maryland, Baltimore	331,745	331,512	0.07
76	South Carolina National Bank, Columbia	315,824	337,389	-6.39
77	Midlantic Nat'l Bank/North, West Paterson, N.J.	313,814	381,286	-17.70
78	First Interstate Bank Nevada NA, Reno	307,750	165,475	85.98
79	Boatmen's National Bank, St. Louis	306,335	549,439	-44.25
80	National Westminster Bank USA, New York	301,880	329,379	-8.35
81	Branch Banking & Trust Co., Wilson, N.C.	300,989	366,052	-17.77
82	Valley Bank of Nevada, Las Vegas	299,358	285,643	4.80
83	Tokai Bank of California, Los Angeles	298,794	190,646	56.73
84	National City Bank, Cleveland	296,670	292,064	1.58
85	Trust Company Bank, Atlanta	293,765	242,282	21.26
86	Bank South NA, Atlanta	290,458	320,569	-9.39
87	First American National Bank, Nashville	284,159	377,099	-24.65
88	National Westminster Bank N.J., Jersey City	282,705	341,080	-17.11
89	Sumitomo Bank of California, San Francisco	277,431	198,949	39.45
90	Merchants Bank & Trust Co., Indianapolis	273,005	313,266	[illegible]
91	US Bank of Washington NA, Seattle	266,083	210,282	26.54
92	Citizens & Southern Nat'l Bk of Fla., Ft. Lauderdale	260,774	235,917	10.54
93	Norstar Bank, Hempstead, N.Y.	257,612	212,662	21.14
94	Valley View State Bank, Overland Park, Kan.	256,783	279,196	-8.03
95	First Interstate Bank Texas NA, Houston	247,333	301,187	-17.88
96	Sun Bank NA, Orlando, Fla.	243,527	204,804	18.91
97	Bank of Hawaii, Honolulu	239,331	204,196	17.21
98	Norwest Bank Minnesota NA, Minneapolis	235,225	282,925	-16.83
99	Society National Bank, Cleveland	233,927	[illegible]	11.52
100	Mercantile Safe Deposit & Trust Co., Baltimore	232,201	[illegible]	9.30
	Totals for the Top 100 Banks ($ million)	**78,298**	[illegible]	**-7.38%**

Rank 12/90		C&L Develop. Loans 12/31/90	C&L Develop. Loans 12/31/89	Percent Change
101	Bank of the West, Walnut Creek, Calif.	227,124	171,410	32.50
102	American Bank & Trust Co., Chicago	226,241	201,059	12.52
103	Central Bank of the South, Birmingham, Ala.	225,048	368,964	-39.01
104	Citizen First National Bank, Ridgewood, N.J.	220,944	303,522	-27.21
105	First Hawaiian Bank, Honolulu	220,347	208,014	5.93
106	Pacific Western Bank, San Jose, Calif.	219,342	173,392	26.50
107	European American Bank, New York	218,300	671,723	-67.50
108	Union Trust Co., Stamford, Conn.	214,976	262,692	-18.16
109	Citytrust, Bridgeport, Conn.	214,438	213,689	0.35
110	Fifth Third Bank, Cincinnati	212,584	219,661	-3.22
111	Chase Lincoln First Bank NA, Rochester, N.Y.	210,653	226,460	-6.98
112	La Salle National Bank, Chicago	205,777	160,376	28.31
113	Barnett Bank of Central Fla. NA, Orlando	204,362	293,511	-30.37
114	First American Bank, Silver Spring, Md.	203,864	195,679	4.18
115	Southern National Bank of N.C., Lumberton	202,445	212,958	-4.94
116	LTCB Trust Co., New York	202,414	150,722	34.30
117	National Community Bank, Rutherford, N.J.	202,151	285,755	-29.26
118	Manufacturers National Bank, Detroit	201,233	187,394	7.38
119	Centura Bank, Rocky Mount, N.C.[2]	198,966	....	....
120	Chemical Bank New Jersey NA, Morristown	198,500	334,447	-40.65
121	Citizens & Southern National Bank, Charleston, S.C.	196,280	[illegible]	-3.99
122	Barnett Bank of Jacksonville NA, Fla.	190,687	177,041	7.71
123	AmSouth Bank Birmingham NA, Ala.	189,193	237,055	-20.19
124	First Interstate Bank of Oregon NA, Portland	186,548	145,827	27.92
125	Dominion Bank Greater Hampton NA, Norfolk	177,644	156,051	13.84
126	First Alabama Bank, Montgomery	177,620	159,514	11.35
127	Sovran Bank/Tennessee, Nashville	174,711	178,367	-2.05
128	Northern Trust Co., Chicago	174,109	191,160	-8.92
129	Silicon Valley Bank, Santa Clara, Calif.	169,425	102,601	65.13
130	Banco Santander Puerto Rico, San Juan	168,858	116,651	44.75
131	Bank One Milwaukee NA, Wis.	165,322	149,893	10.29
132	Bank of Tokyo Trust Co., New York	164,696	145,748	13.00
133	Star Bank NA, Cincinnati	164,577	199,109	-17.34
134	United Carolina Bank, Whiteville, N.C.	163,842	150,485	8.88
135	Bank of Delaware, Wilmington	160,520	130,185	23.30
136	Mellon Bank (East) PSFS NA, Philadelphia[1]	160,334	311,273	-48.49
137	Mitsui Manufacturers Bank, Los Angeles	159,674	145,829	9.49
138	Central Carolina Bank & Trust Co., Durham, N.C.	158,803	154,148	3.02
139	Barnett Bank of Palm Beach Cty, West Palm Beach, Fla.	157,091	245,412	-35.99
140	First Tennessee Bank NA, Memphis	156,350	297,540	-47.45
141	Comerica Bank-Detroit	156,068	140,220	11.30
142	Provident Bank, Cincinnati	155,217	150,397	3.20
143	Barclays Bank of New York NA	153,110	192,481	-20.45
144	Barnett Bank of Tampa NA, Fla.	152,578	141,656	7.71
145	Banco Popular de Puerto Rico, San Juan	151,908	68,074	123.15
146	Mark Twain Bank, Ladue, Mo.	148,561	178,964	-16.99
147	Mid-State Bank, Arroyo Grande, Calif.	145,888	130,056	12.17
148	First American Bank NA, Washington, D.C.	145,632	205,637	-29.18
149	Sovran Bank/DC National, Washington, D.C.	143,252	188,256	-23.91
150	Society Bank & Trust, Toledo, Ohio	139,943	131,282	6.60
151	North Fork Bank & Trust Co., Mattituck, N.Y.	139,097	116,784	19.11
152	First Interstate Bank of Arizona NA, Phoenix	138,242	409,582	-66.25
153	First-Citizens Bank & Trust Co., Raleigh, N.C.	138,138	99,578	38.72
154	First Eastern Bank NA, Wilkes-Barre, Pa.	137,526	139,055	-1.10
155	First Bank NA, Minneapolis	135,980	279,728	-51.39
156	Santa Monica Bank, Calif.	132,589	125,645	5.53
157	Equibank, Pittsburgh	132,250	111,997	18.08
158	First City Texas-Dallas	131,721	95,064	38.56
159	Deposit Guaranty National Bank, Jackson, Miss.	131,720	146,463	-10.07
160	Fleet Bank Connecticut, Hartford	131,004	199,594	-34.36
161	Citizens Bank Maryland, Laurel	130,963	121,965	7.38
162	Citibank Arizona, Phoenix	130,825	167,271	-21.79
163	Community Bank, Pasadena, Calif.	129,099	70,261	83.74
164	United Bank of Denver NA	128,179	163,387	-21.55
165	First American Bank Georgia NA, Atlanta	127,292	175,086	-27.30
166	Wilmington Trust Co., Del.	126,342	99,979	26.37
167	Bank of Boston Connecticut, Waterbury	125,912	406,795	-69.05
168	Barnett Bank of Pinellas Cty., St. Petersburg	124,228	155,784	-20.26
169	Independence Bank, Los Angeles	123,768	104,731	18.18
170	Society Bank NA, Dayton, Ohio	123,527	69,348	78.13
171	First Union National Bank, Greenville, S.C.	122,516	57,121	114.49
172	Fleet Bank-NH, Nashua, N.H.	120,414	149,326	-19.36
173	Bank Leumi Trust Co., New York	119,015	176,827	-32.69
174	Capital Bank, Miami	117,140	133,187	-12.05
175	Texas Commerce Bank Austin NA	116,761	106,275	9.87
176	Barnett Bank of Lee Cty NA, Ft. Myers, Fla.	116,212	75,839	53.24
177	Norstar Bank NA, Buffalo, N.Y.	116,185	243,741	-52.33
178	Union National Bank, Pittsburgh	115,399	94,215	22.48
179	First National Bank, Louisville, Ky.	115,166	154,766	-25.59
180	First Security Bank & Trust Co., Lexington, Ky.	115,142	27,262	322.35
181	General Bank, Los Angeles	114,158	88,137	29.52
182	First Security Bank of Utah NA, Salt Lake City	113,749	131,369	-13.41
183	Mercantile Bank St. Louis NA, Clayton, Mo.	113,495	121,625	-6.68
184	First Wisconsin National Bank, Milwaukee	109,171	169,864	-35.73
185	Northeastern Bank of Pa., Wilkes-Barre	108,325	116,726	-7.20
186	First City Texas-Houston NA	105,861	105,062	0.76
187	Barnett Bank of SW Florida, Sarasota	102,738	98,611	4.19
188	Banco Central Corp., San Juan, P.R.	101,393	63,274	60.24
189	Key Bank of Eastern New York NA, Albany	101,310	109,034	-7.08
190	Bank of Oklahoma Tulsa NA	100,035	142,278	-29.69
191	California Republic Bank, Bakersfield	100,017	103,976	-3.81
192	Santa Barbara Bank & Trust Co., Calif.	99,414	66,297	49.95
193	Premier Bank NA, Baton Rouge, La.	97,387	123,275	-21.00
194	National State Bank, Elizabeth, N.J.	97,094	143,989	-32.56
195	USTrust, Cambridge, Mass.	97,039	104,035	-6.72
196	Trustmark National Bank, Jackson, Miss.	96,900	118,299	-18.09
197	Central Trust Co. NA, Cincinnati	96,818	192,808	-49.79
198	Norstar Bank of Upstate NY, Albany	96,451	79,463	21.38
199	New Jersey National Bank, Pennington, N.J.	96,050	82,522	16.39
200	Security Pacific Bank Oregon, Portland	96,030	35,982	166.88
	Totals for the Top 200 Banks ($ million)	**93,280**	**101,180**	**-8.78%[3]**
	Totals for All FDIC-insured Banks ($ million)	**$126,257**	**$136,039**	**-7.19%**

Data sources: For the top 200 banks, **ADP Data Services Division, New York**, from its data base of the federal regulatory report of condition. The 1989 data are adjusted for mergers in 1990. Aggregate data for all (federally insured) banks are from the **Federal Deposit Insurance Corp.**, Washington, D.C. **Construction and land development loans (C&L Develop. Loans)**— a component of commercial real estate loans— are loans secured by real estate w[illegible]turities of 60 months or less made to finance land development prepara[illegible]y to erecting new structures or the on-site construction of industrial, commercial, residential, or farm buildings. Construction loans include the construction of new structures, the additions and alterations to existing structures, and the demolition of existing structures to make way for new structures. (Schedule RC-C, Column B, item 1.a.) (1)— Merged into Mellon Bank NA, Pittsburgh 1/91. (2)— Formed 11/3/90 when Peoples Bank & Trust Co., Rocky Mount; Planters National Bank & Trust Co., Rocky Mount; and Peoples Bank Triad, Winston-Salem merged. (3)— Percent change calculated for the 199 banks with data for both years.

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Fastest Growing Banks in Commercial Real Estate Loans

Large banks with more than 200% growth in commercial real estate lending over the past four years; listed in order of the ratio of noncurrent real estate loans to total real estate loans on Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/90		NCRL Ratio 12/31/90	NCRL Ratio 12/31/86	Growth in CREAL Lending	CREAL Outstanding 12/31/90	CL/CREAL Ratio 12/31/90	CREAL/REAL Ratio 12/31/90	CREAL/Assets Ratio 12/31/90	CREAL/Equity Ratio 12/31/90	NCRL/Equity Ratio 12/31/90
1	**MBNA America Bank NA, Newark, Del.**	23.90%	0.00%	364.86%	$33,800	100.00%	100.00%	0.75%	24.25%	5.80%
2	**First New York Bank for Business**	20.08	0.00	1,418.18	109,643	6.72	57.05	15.53	336.80	118.53
3	**Norstar Bank, Hempstead, N.Y.**	10.92	0.92	272.76	623,804	41.30	79.76	20.04	445.22	60.96
4	**North Fork Bank & Trust Co., Mattituck, N.Y.**	10.89	1.55	254.14	331,759	41.93	90.09	38.25	715.31	86.46
5	**Continental Bank, Norristown, Pa.**	9.33	2.81	208.84	1,023,824	57.81	77.63	22.61	355.15	42.67
6	**CoreStates Bank NA, Philadelphia**	[illegible]	0.68	207.86	1,370,381	41.06	64.06	8.29	145.31	19.90
7	**Bank of Tokyo Trust Co., New York**	8.25	15.51	270.73	674,070	24.43	98.65	7.69	156.11	13.05
8	**Ameritrust National Bank-Central, Indianapolis**	6.72	1.32	214.91	133,897	19.10	46.76	14.22	171.72	24.69
9	**Mechanics Bank, Worcester, Mass.**	6.38	0.12	223.99	164,168	22.80	64.88	28.45	547.66	53.87
10	**First Eastern Bank NA, Wilkes-Barre, Pa.**	6.10	1.73	238.39	585,645	23.48	53.53	21.82	381.09	43.44
11	**Banco Santander Puerto Rico, San Juan**	5.27	7.08	483.62	543,282	31.08	50.93	15.17	236.27	24.46
12	**Northeastern Bank, Wilkes-Barre, Pa.**	5.05	0.81	541.90	409,451	26.46	49.25	17.03	527.38	54.04
13	**Farmers First Bank, Lititz, Pa.**	5.02	0.96	408.04	129,073	36.32	57.11	18.98	169.06	14.85
14	**Metrobank, San Diego, Calif.**	4.92	9.15	519.96	174,073	50.29	88.68	23.38	332.00	18.40
15	**BayBank Boston NA**	4.27	0.00	1,085.40	85,337	22.97	28.64	10.85	203.43	30.34
16	**York Bank & Trust Co., Pa.**	3.99	1.56	342.16	260,421	22.22	66.34	18.10	299.01	18.01
17	**AmSouth Bank Florida, Pensacola**	3.78	8.69	1,277.62	200,292	21.03	42.48	20.83	312.44	27.79
18	**Citizens Bank Maryland, Laurel**	3.78	0.09	320.82	522,729	25.05	81.82	21.73	243.33	11.23
19	**United Jersey Bank Northwest, Dover, N.J.**	3.73	0.19	229.24	104,738	20.90	56.96	19.65	395.82	25.93
20	**Old Kent Bank & Trust Co., Grand Rapids, Mich.**	3.68	0.28	1,444.41	661,963	9.99	68.90	20.27	303.94	16.23
21	**Bank of America Nevada, Reno**	3.68	0.00	515.76	38,214	31.60	47.41	7.49	108.40	8.41
22	**Bank of Mid-Jersey, Bordentown Twp., N.J.**	3.48	0.20	365.59	183,209	33.41	54.02	31.91	609.42	39.29
23	**Meridian Bank, Reading, Pa.**	3.20	1.78	290.57	1,510,801	27.89	50.69	14.80	287.00	18.13
24	**Imperial Bank, Inglewood, Calif.**	3.13	2.95	220.10	973,071	55.24	81.34	32.15	526.39	20.24
25	**Union National Bank & Trust Co., Souderton, Pa.**	3.12	1.34	325.24	192,826	23.22	85.75	32.86	418.75	15.24
26	**United Jersey Bank Central NA, Princeton, N.J.**	3.03	0.61	212.92	266,210	34.77	35.54	10.71	201.38	17.18
27	**INB Banking Co., Jeffersonville, Ind.**	2.99	0.91	500.52	102,143	12.71	46.22	16.86	217.98	14.09
28	**Extebank, Stonybrook, N.Y.**	2.92	0.00	337.45	77,792	35.48	79.37	11.61	188.93	6.96
29	**Ameritrust National Bank Michiana, Elkhart, Ind.**	2.88	0.76	204.88	166,337	13.20	44.06	16.48	282.53	18.45
30	**Commerce Bank NA, Cherry Hill, N.J.**	2.72	0.17	289.02	216,049	19.13	64.00	30.70	585.61	24.93
31	**Central Jersey Bank & Trust Co., Freehold Twp., N.J.**	2.50	0.05	269.83	432,721	15.19	66.83	29.04	426.44	15.92
32	**Key Bank of Eastern New York NA, Albany**	2.41	0.22	288.08	706,487	14.34	43.95	15.28	259.85	14.27
33	**Northern Trust Bank of Florida NA, Miami**	2.41	0.22	210.02	133,118	11.20	44.73	20.84	334.30	17.99
34	**Silicon Valley Bank, Santa Clara, Calif.**	2.39	3.59	532.34	184,637	91.76	83.99	27.53	533.94	15.19
35	**Society Bank Indiana, South Bend**	2.20	1.93	261.08	182,102	20.62	45.87	16.33	263.12	12.62
36	**First National Bank, Gainesville, Ga.**	2.15	0.98	252.33	174,912	8.40	50.23	21.14	333.76	14.30
37	**Chase Bank of Ohio, Columbus**	2.04	4.14	259.68	188,035	11.14	29.24	20.33	404.09	28.23
38	**Banco Popular de Puerto Rico, San Juan**	2.00	2.19	206.13	584,708	25.98	40.67	6.66	104.46	5.15
39	**Mid American Bank & Trust Co., Louisville, Ky.**	2.00	1.41	561.92	101,645	29.27	31.87	10.40	111.88	7.02
40	**Northern Trust Co., Chicago**	1.74	0.31	417.47	385,703	45.14	32.14	4.10	75.80	4.11
41	**Lincoln National Bank & Trust Co., Fort Wayne, Ind.**	1.74	0.11	1,188.24	180,070	20.27	57.54	14.33	214.87	6.49
42	**Scotiabank de Puerto Rico, San Juan**	1.69	16.13	266.43	72,095	27.78	96.37	12.32	94.86	1.66
43	**Society Bank Michigan, Ann Arbor**	1.69	0.94	262.71	95,171	11.11	36.52	13.69	238.39	11.01
44	**Barnett Bank of Lee Cty. NA, Fort Myers, Fla.**	1.58	0.41	245.67	264,290	43.97	50.90	31.65	632.80	19.60
45	**Macomb Warren Bank, Mt. Clemens, Mich.**	1.51	2.35	214.45	142,360	24.27	53.06	18.39	216.60	6.18
46	**Republic National Bank, Miami**	1.46	1.94	383.58	166,124	14.16	44.19	13.53	192.24	6.36
47	**Security Bank & Trust Co., Southgate, Mich.**	1.35	0.40	321.82	181,243	20.93	47.19	11.44	163.16	4.66
48	**Key Bank of Oregon, Portland**	1.33	1.26	208.87	325,728	27.62	59.61	20.72	354.10	7.88
49	**First-Citizens Bank & Trust Co., Columbia, S.C.**	1.32	0.40	275.19	153,455	16.20	45.03	14.63	244.04	7.15
50	**Society Bank NA, Dayton, Ohio**	1.23	1.39	543.52	403,222	63.30	45.94	13.38	217.97	5.84
51	**NBD Evanston Bank NA, Ill.**	1.21	2.74	436.94	87,441	19.99	44.00	14.79	263.46	7.23
52	**Sumitomo Bank of California, San Francisco**	1.11	0.91	202.07	2,850,752	9.73	90.02	59.46	1,076.95	13.32
53	**Delaware Trust Co., Wilmington**	1.11	0.12	653.41	250,290	29.72	51.41	17.18	237.85	5.14
54	**First Virginia Bank, Manassas, Va.**	1.07	1.25	427.43	130,429	57.20	18.81	6.00	79.14	4.51
55	**General Bank, Los Angeles**	1.06	0.00	402.70	308,931	36.95	98.39	44.65	667.18	7.18
56	**Pennsylvania National Bank & Trust Co., Pottsville**	0.88	0.51	205.78	174,469	7.55	48.10	19.80	253.01	4.63
57	**Prudential Bank & Trust Co., Atlanta**	0.81	0.05	499.86	25,866	0.62	19.17	2.19	35.93	1.52
58	**Bank of Canton of California, San Francisco**	0.77	0.13	449.22	32,206	4.79	27.21	3.64	50.47	1.43
59	**First of America Bank-Central, Lansing, Mich.**	0.49	0.44	237.51	103,149	13.29	45.31	16.29	260.18	2.79
60	**J C Penney National Bank, Harrington, Del.**	0.40	0.50	215.29	2,062	100.00	5.34	0.36	6.05	0.45
61	**First Midwest Bank NA, Waukegan, Ill.**	0.23	0.53	561.08	194,226	34.74	58.99	21.75	347.28	1.35
62	**Cathay Bank, Los Angeles**	0.23	0.13	466.47	176,421	16.66	90.76	26.79	298.07	0.74
63	**Key Bank Idaho, Boise**	0.21	1.54	346.47	80,498	35.48	42.77	10.80	179.08	0.90
64	**Tokai Bank of California, Los Angeles**	0.21	13.76	4,375.61	300,358	99.48	93.33	25.13	262.06	0.58
65	**Lebanon Valley National Bank, Lebanon, Pa.**	0.20	0.61	799.69	97,544	12.53	40.06	18.24	237.84	1.21
66	**Farmers Bank & Trust Co., Hanover, Pa.**	0.09	0.49	598.24	123,037	5.31	55.69	21.75	323.67	0.54
67	**Pacific Bank NA, San Francisco**	0.08	1.79	212.32	171,777	12.46	69.42	21.19	254.93	0.30
68	**Trust Co. Bank, Schenectady, N.Y.**	0.08	0.39	453.75	54,157	2.26	15.27	5.83	98.50	0.50
69	**Key Bank of Western New York NA, Buffalo**	0.05	0.45	565.84	565,200	3.02	56.54	21.78	333.81	0.27
70	**Dominion Bk of Shen. Valley, NA, Harrisburg, Va.**	0.01	0.88	294.91	165,517	29.53	48.40	23.39	379.18	0.08
71	**Santa Barbara Bank & Trust Co., Calif.**	0.00	0.35	246.73	246,010	40.41	70.36	29.16	395.99	0.02
72	**Bankers Trust (Delaware), Wilmington**	0.00	0.00	710.95	519,006	14.22	100.00	14.35	175.68	0.00
73	**City Bank, Honolulu**	0.00	2.85	238.89	66,483	19.40	38.35	10.68	162.00	0.00
74	**Chicago-Tokyo Bank**	0.00	0.38	1,785.98	24,084	97.40	43.60	4.26	67.32	0.00
75	**Chinese American Bank, New York**	0.00	0.00	1,244.88	30,717	0.00	99.96	4.43	59.95	0.00
76	**Fuji Bank & Trust Co., New York**	0.00	0.00	1,670.21	88,882	100.00	88.49	3.02	38.69	0.00
77	**Industrial Bank of Japan Trust Co., New York**	0.00	N.A.	2,818.64	304,998	0.00	100.00	7.01	70.25	0.00
78	**Merchants Bank of New York**	0.00	0.00	1,102.69	7,156	0.00	70.27	1.07	10.41	0.00

Data source: **ADP Data Services Division, New York,** from its data base of the federal regulatory report of condition. ADP adjusts its data base for mergers. **Description of the table:** for the 627 commercial banks in the U.S. with assets over $500 million on Dec. 31, 1990, American Banker identified the 78 banks whose commercial real estate lending grew 200% or more over the four year period ended Dec. 31, 1990. These 78 banks were arrayed in order of their ratio of noncurrent real estate loans to total real estate loans on Dec. 31, 1990. **Noncurrent Real Estate Loan Ratio (NCRL Ratio):** The ratio of total noncurrent real estate loans to total real estate loans. **Total Noncurrent Real Estate Loans:** include all domestic real estate loans— commercial plus residential— that are 90 days or more past due or on a nonaccrual basis. **Growth in CREAL Lending:** is growth in commercial real estate lending over the four-year period 12/31/86 to 12/31/90. **CREAL Loans Outstanding:** are commercial real estate loans outstanding. These loans are the sum of domestically booked construction and land development loans, loans secured by multifamily residential properties, and loans secured by nonfarm nonresidential properties. **CL/CREAL Ratio:** is the ratio of construction and land development loans to commercial real estate loans. **CREAL/REAL Ratio:** is the ratio of commercial real estate loans to total real estate loans. **CREAL/Assets Ratio:** is the ratio of commercial real estate loans to total assets. **CREAL/Equity Ratio:** is the ratio of commercial real estate loans to total equity capital. **NCRL/Equity Ratio:** is the ratio of total noncurrent real estate loans to equity capital. **N.A.**— Not available

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Banks with the Greatest Real Estate Loan Exposure

Noncurrent loans as a percentage of equity capital for banks with assets of $500 million or more on Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/90		NCRL as a % of Equity 12/31/90	Noncurrent R.E. Loans 12/31/90	Change in NCRL 1990	4-yr. Growth in CREAL 12/86-12/90	4-yr. Growth in Assets 12/86-12/90	CREAL Loans 12/31/90	Equity Capital 12/31/90	Total Assets 12/31/90	CL as a % of CREAL 12/31/90	CL as a % of CREAL 12/31/86	CREAL as a % of REAL 12/31/90	CREAL as a % of TCAL 12/31/90
1	Citytrust, Bridgeport, Conn.	5,753.63	110,182	21.13	28.91	-12.03	525,290	1,915	2,107,777	40.82	49.72	69.55	67.19
2	First National Bank, Toms River, N.J.	669.29	173,962	113.69	70.89	-13.15	475,527	25,902	1,646,875	7.48	22.77	75.00	64.17
3	American Security Bank NA, Washington, D.C.	374.07	412,072	1,533.39	70.90	20.89	1,359,092	110,158	5,612,314	[illegible]	56.96	82.80	85.46
4	Connecticut Bank & Trust Co. NA, Hartford	254.01	341,218	-10.34	25.09	-23.54	1,424,619	134,335	7,210,748	[illegible]	46.99	59.51	58.13
5	Citizens First National Bank, Ridgewood, N.J.	157.58	152,576	153.46	136.40	35.53	902,430	96,826	2,698,572	24.48	23.83	65.12	49.36
6	BankEast, Manchester, N.H.	156.00	43,485	16.16	145.78	49.54	203,893	28,056	877,899	30.19	27.38	50.43	52.56
7	Maryland National Bank, Baltimore	150.28	563,172	857.32	129.57	21.68	3,138,691	374,746	14,225,798	55.25	54.12	74.54	77.89
8	Guaranty-First Trust Co., Waltham, Mass.	140.66	44,636	19.97	7.38	37.28	207,714	31,732	527,533	14.92	31.28	73.69	84.07
9	First City Texas-Austin NA	131.57	13,781	40.46	-68.07	-32.89	68,868	10,474	676,166	5.53	70.98	47.77	57.78
10	BayBank Valley Trust Co., Springfield, Mass.	130.84	61,982	705.90	51.56	17.04	292,180	47,373	1,100,383	16.52	16.34	59.76	69.35
11	National State Bank, Elizabeth, N.J.	125.40	127,536	196.44	51.92	17.57	560,940	101,705	2,153,189	17.31	42.70	57.83	73.96
12	First New York Bank for Business	118.53	38,585	580.87	1,418.18	1,181.43	109,643	32,554	706,108	6.72	0.00	57.05	62.05
13	Texas Commerce Bank Austin NA	113.74	56,209	-56.42	-49.30	-34.14	264,261	48,539	953,194	44.18	86.32	77.57	82.56
14	BayBank Harvard Trust Co., Cambridge, Mass.	106.76	50,124	-12.06	-11.02	21.43	212,675	46,948	1,448,577	20.44	61.53	50.47	56.16
15	Bank Leumi Trust Co., New York	101.34	116,416	275.49	164.11	7.70	512,742	114,879	3,108,673	23.21	50.59	90.93	93.80
16	Fleet Bank-NH, Nashua, N.H.	94.15	81,023	82.23	33.16	16.70	470,407	86,054	1,797,196	25.60	16.14	70.07	69.28
17	MBank El Paso NA, Tex.	88.96	26,694	15.28	-6.23	-37.86	182,666	30,007	891,847	3.77	49.96	82.72	86.83
18	North Fork Bank & Trust Co., Mattituck, N.Y.	86.46	40,100	934.57	254.14	51.06	331,759	46,380	867,436	41.93	37.29	90.09	57.05
19	Midlantic National Bank/North, West Paterson, N.J.	85.78	177,882	219.09	110.39	40.93	846,107	207,380	3,972,594	37.09	43.23	69.36	51.86
20	Rockland Trust Co., Mass.	85.02	28,488	-23.76	10.62	30.68	163,987	33,508	899,498	34.24	39.00	56.62	62.75
21	Bank of Boston Connecticut, Waterbury	80.62	119,671	-22.69	11.17	14.22	540,860	148,433	2,432,178	23.28	42.68	57.30	64.54
22	Barclays Bank of New York NA	80.40	151,812	125.58	75.52	29.81	956,486	188,832	3,233,787	16.01	20.31	63.20	65.47
23	Chase Manhattan Bank Florida NA, Tampa	80.28	26,760	29.76	67.96	29.11	105,241	33,335	550,631	16.15	50.38	48.60	57.03
24	Midlantic National Bank, Newark, N.J.	79.75	392,996	87.16	45.32	7.46	2,064,621	492,756	9,242,653	71.43	61.75	80.39	72.79
25	Casco Northern Bank NA, Portland, Me.	78.25	56,497	69.01	93.73	28.50	467,807	72,201	1,626,394	5.87	14.54	62.08	59.08
26	Connecticut National Bank, Hartford	74.79	515,954	173.25	78.30	14.86	2,139,515	689,846	11,949,506	29.98	39.53	48.08	44.78
27	Somerset Trust Co., Bridgewater Twp., N.J.	72.45	26,411	413.23	69.22	20.14	179,115	36,456	690,240	18.99	11.95	45.09	45.06
28	Shawmut Bank NA, Boston	71.52	478,316	269.69	77.72	-12.88	2,230,833	668,823	10,765,994	18.30	34.93	66.10	51.46
29	Union Trust Co., Stamford, Conn.	70.59	127,589	276.12	59.47	17.72	633,142	180,744	3,354,129	33.95	37.76	47.20	49.04
30	South Shore Bank, Quincy, Mass.	69.57	42,019	62.20	169.78	12.79	210,491	60,396	1,067,240	23.62	24.56	56.37	57.84
31	Chemical Bank New Jersey NA, Morristown	69.47	160,802	157.35	39.35	43.17	772,288	231,475	4,912,004	25.70	23.87	40.09	48.89
32	United Jersey Bank, Hackensack, N.J.	67.90	207,866	138.07	77.70	15.62	1,270,656	305,727	5,542,400	67.06	48.63	67.48	61.39
33	Fleet National Bank, Providence, R.I.	64.15	331,956	878.87	30.80	43.85	1,143,616	517,427	9,753,976	64.99	56.28	63.87	55.44
34	Madison National Bank, Washington, D.C.	64.13	11,135	96.98	85.21	28.09	173,350	17,364	528,607	45.32	34.71	84.31	89.16
35	BayBank Middlesex, Burlington, Mass.	61.58	118,976	71[illegible]	58.98	29.83	646,793	193,212	4,350,934	11.35	64.50	40.68	41.65
36	National Westminster Bank New Jersey, Jersey City	61.07	257,219	218.[illegible]	153.13	30.64	1,389,211	421,165	7,079,656	20.35	40.85	65.36	52.10
37	First NH Bank NA, Manchester, N.H.	60.98	24,631	38.95	17.54	45.18	116,819	40,395	791,943	30.23	37.69	62.00	66.76
38	Norstar Bank, Hempstead, N.Y.	60.96	85,408	940.80	272.76	53.33	623,804	140,111	3,112,358	41.30	43.37	79.76	60.44
39	Riggs National Bank, Washington, D.C.	60.82	161,101	1,602.25	-10.70	6.57	645,520	264,878	6,313,294	95.02	98.74	31.75	65.93
40	Citibank Arizona, Phoenix	60.54	161,974	-23.35	-31.87	-20.22	432,805	267,531	2,711,702	30.23	37.75	37.06	46.68
41	Ocean National Bank, Point Pleasant, N.J.	60.13	15,977	293.72	18.97	30.52	108,690	26,572	534,094	5.86	15.13	40.72	48.19
42	Maine National Bank, Portland	59.88	38,124	30.79	143.14	10.17	250,716	63,663	1,045,658	6.16	23.23	57.30	44.75
43	Sovran Bank/Maryland, Bethesda	59.27	138,255	1,053.66	108.01	34.94	880,704	233,263	4,392,466	43.42	52.25	63.11	61.12
44	Sunwest Bank of Albuquerque NA, N.M.	56.53	70,143	103.72	61.25	11.07	316,074	126,310	1,886,915	20.81	32.65	63.25	61.45
45	Chase Manhattan Bank NA, New York	56.48	1,801,646	153.13	67.35	-5.54	7,447,305	3,247,464	77,416,770	62.70	69.01	41.56	43.07
46	Northeastern Bank of Pa., Wilkes-Barre	54.04	41,953	102.15	541.90	12.70	409,451	77,639	2,404,600	26.46	36.99	49.25	17.59
47	Mechanics Bank, Worcester, Mass.	53.87	16,149	233.79	223.99	41.69	164,168	29,976	577,084	22.80	16.43	64.88	55.10
48	Marine Midland Bank NA, Buffalo, N.Y.	53.70	560,850	99.77	37.86	-16.81	2,048,796	1,025,885	19,546,106	63.54	69.95	52.75	47.85
49	Southeast Bank NA, Miami	53.40	333,989	74.12	43.72	4.74	2,624,698	625,437	13,063,547	22.93	41.22	51.58	65.83
50	Dominion Bank NA, Roanoke, Va.	52.30	175,591	982.51	87.64	44.17	1,077,936	335,715	6,527,978	44.66	57.09	51.09	47.33
51	Barnett Bank of Tampa NA, Fla.	51.92	40,138	23.13	65.48	40.12	431,709	77,307	1,070,575	35.34	34.30	57.51	62.87
52	National Westminster Bank USA, New York	51.90	345,286	494.67	157.81	46.30	1,358,162	665,256	16,246,421	22.23	40.03	78.17	68.39
53	Fleet Bank Connecticut, Hartford	50.54	55,540	94.26	163.07	33.43	337,949	109,894	2,364,015	38.76	34.72	42.72	37.40
54	Atlantic Bank, New York	50.11	37,804	770.86	63.06	19.71	106,378	75,440	1,047,235	23.65	11.28	27.67	36.41
55	Boulevard Bank NA, Chicago	49.82	17,036	152.78	122.15	13.12	160,611	34,194	844,382	33.73	13.56	73.91	79.46
56	Intercontinental Bank, Miami	49.20	13,352	66.37	95.98	21.20	158,274	27,137	593,281	18.38	54.74	56.32	83.32
57	USTrust, Cambridge, Mass.	47.93	31,171	341.33	87.53	16.37	361,814	65,034	896,689	26.82	31.96	75.12	75.02
58	Independence Bank, Los Angeles	47.40	22,861	158.33	148.58	112.21	154,478	47,803	707,501	80.12	52.92	86.64	73.15
59	Provident National Bank, Philadelphia	47.19	202,065	698.23	116.96	53.20	1,130,995	428,189	9,021,437	65.13	58.54	70.19	63.54
60	Metro North State Bank, Kansas City, Mo.	45.47	17,588	228.88	59.03	67.90	302,580	38,683	595,621	23.41	21.14	91.13	93.88
61	Amboy-Madison National Bank, Old Bridge Twp., N.J.	44.72	17,985	11.46	62.62	61.86	110,055	40,220	743,381	61.81	32.87	20.75	22.45
62	Valley National Bank, Phoenix, Ariz.	43.73	197,306	-47.50	-40.50	-8.94	1,099,481	451,184	9,434,502	46.05	67.95	50.54	66.21
63	BayBank South, Dedham, Mass.	43.64	57,468	142.35	65.94	40.43	342,904	131,675	2,576,497	17.71	14.53	32.01	36.42
64	First Eastern Bank NA, Wilkes-Barre, Pa.	43.44	66,758	174.01	238.39	46.28	585,645	153,677	2,684,102	23.48	87.71	53.53	40.45
65	Barnett Bank of Pasco County, Holiday, Fla.	43.00	19,645	-3.44	-19.11	71.31	123,899	45,690	949,123	24.43	27.12	27.93	53.76
66	Continental Bank, Norristown, Pa.	42.67	123,015	472.59	208.84	42.32	1,023,824	288,279	4,528,908	57.81	45.04	77.63	51.72
67	Hibernia National Bank, New Orleans	42.33	131,269	172.61	56.39	43.64	1,148,549	310,132	6,560,190	7.28	35.06	46.91	72.28
68	Barnett Bank of Central Florida NA, Orlando	41.73	59,503	546.42	50.56	53.26	478,009	142,580	2,688,254	42.75	53.96	58.66	62.39
69	Bank of Oklahoma Tulsa NA	41.61	29,176	6.95	-44.01	-32.81	298,744	70,122	1,799,906	33.49	52.52	58.68	70.58
70	First National Bank, Amarillo, Tex.	41.28	14,937	124.48	-39.63	-14.94	65,596	36,186	780,050	10.78	49.52	50.02	70.84
71	United States Trust Co., Boston	41.00	34,008	206.49	54.53	123.39	288,081	82,965	2,075,532	9.15	73.02	85.01	95.02
72	Citibank Florida NA, Dania	40.16	42,121	-45.93	N.A.	N.A.	30,418	104,862	861,700	.....	N.A.	5.58	N.A.
73	National Community Bank, Rutherford, N.J.	39.39	84,262	31.29	94.43	47.41	1,056,886	213,929	4,053,171	19.13	19.51	51.72	50.39
74	Bank of Mid-Jersey, Bordentown Twp., N.J.	39.29	11,813	68.11	365.59	72.35	183,209	30,063	574,094	33.41	42.84	54.02	32.15
75	California Republic Bank, Bakersfield, Calif.	39.24	15,211	170.75	133.39	64.09	172,496	38,767	549,757	57.98	40.65	85.67	75.79
76	First City Texas-Dallas	39.12	37,948	39.76	-23.82	-23.21	382,853	97,007	2,252,841	33.53	38.21	72.90	77.20
77	Citibank NA, New York	39.08	3,229,000	106.19	59.44	2.95	15,179,000	8,263,000	157,821,000	51.75	55.92	36.39	42.80
78	Barnett Bank of Jacksonville NA, Fla.	38.88	40,878	789.04	57.46	49.28	425,176	105,142	2,198,642	44.85	47.13	54.67	64.54
79	Bank of New Hampshire NA, Manchester	38.63	10,930	146.28	22.59	37.47	40,461	28,294	759,602	30.78	14.03	15.59	32.15
80	Third National Bank, Nashville	37.49	71,313	28.99	-18.77	1.22	390,223	190,200	2,886,280	16.93	18.46	59.17	73.93
81	Whitney National Bank, New Orleans	37.46	61,377	78.43	20.96	-2.88	305,381	163,829	2,839,396	13.69	43.14	70.87	79.90
82	United Bank of Denver NA	37.28	49,500	47.57	-33.95	5.85	288,012	132,851	3,024,885	47.83	53.89	56.18	78.89
83	Barnett Bank of South Florida NA, Miami	36.70	112,583	173.52	50.42	40.59	1,484,591	306,769	6,467,260	41.97	45.00	53.00	68.22
84	Equibank, Pittsburgh	35.46	44,940	83.71	53.09	12.19	506,090	126,746	2,799,489	16.13	12.20	44.22	64.29
85	Mellon Bank NA, Pittsburgh	34.31	270,878	250.80	-28.40	-26.77	1,317,470	789,440	17,381,784	55.70	64.91	61.82	73.89
86	Barnett Bank Treasure Coast, Fort St. Lucie, Fla.	33.75	9,811	2,287.10	194.91	121.27	112,934	29,072	594,581	42.12	33.47	35.69	39.69
87	Barnett Bank Atlanta	33.67	13,361	0.56	-7.25	16.34	137,526	39,680	674,767	60.81	59.26	62.07	81.32
88	First American Bank, McLean, Va.	33.53	60,452	246.67	57.09	28.31	640,731	180,276	3,656,689	73.99	67.61	59.83	63.99
89	Barnett Bank, Naples, Fla.	33.17	10,786	605.82	64.26	44.30	188,086	32,522	733,758	43.03	41.92	37.65	47.81
90	Chittenden Trust Co., Burlington, Vt.	32.93	21,616	-26.02	50.77	8.59	193,459	65,647	1,061,792	19.75	15.47	33.35	37.91
91	Bank South NA, Atlanta	32.58	70,956	257.21	41.95	32.21	619,740	217,803	4,139,344	46.87	74.52	61.65	71.06
92	First Fidelity Bank NA, Newark, N.J.	32.42	177,599	62.34	86.23	14.98	1,468,090	547,815	11,615,529	26.17	49.03	50.69	40.04
93	Premier Bank NA, Baton Rouge, La.	32.02	62,606	-24.14	-34.45	-17.24	309,481	195,539	3,943,719	24.38	38.89	51.86	64.70
94	Mitsui Manufacturers Bank, Los Angeles	31.84	37,371	26.04	7.86	-30.70	349,038	117,376	1,280,567	45.75	76.86	93.66	95.00
95	Summit Trust Co., N.J.	31.65	27,129	174.86	-9.76	39.26	245,852	85,720	1,581,506	20.77	27.26	35.62	56.21
96	Bank One Columbus NA, Ohio	31.65	74,582	125.11	55.20	64.98	424,942	235,617	5,066,048	20.26	48.40	55.24	72.01
97	Sovran Bank/D.C. National, Washington, D.C.	31.56	14,818	1,381.80	175.34	91.49	306,456	46,952	1,083,698	46.74	56.07	76.52	89.09
98	First Interstate Bank Arizona NA, Phoenix	31.48	110,086	-52.18	-33.88	3.03	465,364	349,602	6,710,967	29.71	78.53	48.70	63.95
99	First American National Bank, Nashville	31.36	112,115	96.45	37.30	0.62	1,067,439	357,492	6,482,160	26.62	39.52	59.52	68.14
100	Merchants National Bank & Trust Co., Indianapolis	31.13	60,664	220.65	61.39	41.27	541,320	194,872	3,786,165	50.43	45.14	76.87	76.90

Data source: **ADP Data Services Division, New York,** from its data base of the federal regulatory report of condition. The data are adjusted for mergers. **Description of the table:** from the group of 627 banks with assets greater than $500 million on Dec. 31, 1990, the 100 banks with the highest ratio of noncurrent real estate loans to equity capital at yearend are identified. **NCRL as a % of Equity:** noncurrent real estate loans as a percentage of total equity capital. **Noncurrent R.E. Loans:** total domestic real estate loans— commercial plus residential— that are 90 days or more past due or on a nonaccrual basis. **Change in NCRL 1990:** the (%) change in noncurrent real estate loans from Dec. 31, 1989, to Dec. 31, 1990. **4-Yr. Growth in CREAL Lending:** growth in commercial real estate lending over the 4-year period ended Dec. 31, 1990. **4-Yr. Growth in Assets:** growth in total assets over the 4-year period ended Dec. 31, 1990. **CREAL Loans Outstanding:** commercial real estate loans outstanding. These loans are the sum of domestically booked construction and land development loans, loans secured by multifamily residential properties, and loans secured by nonfarm nonresidential properties. **Equity capital:** total equity capital. **CL as a % of CREAL:** Construction and land development loans (CL) as a percentage of commercial real estate loans. **CREAL as a % of REAL:** commercial real estate loans as a percentage of total real estate loans. **N.A.**— not available.

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Consumer Loan Growth Slows

As the percentage growth of credit card balances fell, home equity loans remained the fastest-growing asset

By Phil Roosevelt

As the recession gathered steam in 1990, consumer loan growth among the top 100 banks in the field slowed to its lowest rate in at least four years.

An *American Banker* survey shows that the group's consumer portfolio increased by 10.5% last year, after a 17.5% rise in 1989.

Although some signs of an economic recovery have arisen in recent weeks, consumer lenders and analysts suggested that 1991 is shaping up as an even slower year than 1990. "Consumer debt is at an all-time high, and people just can't afford big purchases," said George B. Williams, a senior vice president of AmSouth Bank, Birmingham, Ala.

Among the major findings of the study:

- Bank of America has tightened its grip on the No. 1 spot in consumer lending, after boosting its consumer portfolio by 23% in 1990, to $34.3 million.
- Home equity loans remains the fastest-growing asset category on banks' books, with four California banks pacing the industry. Home equity loans ballooned by more than 40% last year at the banking subsidiaries of BankAmerica Corp., First Interstate Bancorp, Wells Fargo & Co., and Security Pacific Corp.
- Growth of credit card balances at all banks fell to a mere 1.5% last year, from 11.7% in 1989. The credit card boom of the 1980s has clearly subsided. In addition, experts said, banks are increasingly securitizing their card receivables, rather than holding them.

The overall cooling of consumer lending, combined with a rise in consumer-loan delinquencies, is almost sure to hurt the industry's bottom line. For the past 10 years, as securities markets have chipped away at demand for commercial loans, consumer lending has emerged as a crucial component of banks' earnings.

The Bottom Line

"The consumer banking divisions, as separate profit centers, by and large will show absolute dollar declines this year in their earnings," said Charles W. Peabody, a bank analyst at Kidder, Peabody & Co. "They won't lose money the way real estate divisions are, but they will see a decline in their earnings."

Among all commercial banks, consumer loan growth slowed to about 7% in 1990, from 10% or more in each of the previous five years, according to the Federal Deposit Insurance Corp. And some experts said they would not be surprised to see the growth rate drop to 3% this year.

Meanwhile, delinquencies have been climbing on virtually all types of consumer credit. Among seven types of consumer loans, 2.67% were at least 30 days past due at March 31, up from 2.57% at yearend, the American Bankers Association reported.

Despite the problems facing consumer lending, growth last year was well above the growth rates of other types of credit. Banks' loans to businesses, for example, actually declined.

As a result, consumer loans – including first and second mortgages, credit card debt, auto loans, and personal loans – accounted for 38% of all bank loans, up from 37% in 1989 and 31% in 1985.

A Field of Opportunity

Moreover, some bankers still see plenty of opportunity in consumer lending, particularly in home equity loans. While the growth of these loans fell last year at the top 100 banks in the field, it was an impressive 23%.

Consumers, who once borrowed against their homes only as a last resort, have become much more comfortable with the idea, lenders and analysts say.

"It's a very sensible loan," said David Olson, vice president of research, SMR Research, Budd Lake, N.J. "The lenders don't want to do unsecured loans in this high-risk time, and it's good for the borrower. After tax, it's really cheap – there's nothing close."

For the first time, banks were required to disclose their nonperforming home equity lines of credit at the end of the first quarter. According to preliminary data from the FDIC, 0.75% of banks' lines were past due by at least 90 days or on nonaccrual status. That was roughly half the rate indicated for first mortgages.

Among the leading banks in home equity lines, nonperformers ranged from 0.00% at Security Pacific to 3.11% at First Fidelity Bank, Newark, N.J. ☐

Top 300 Banks in Lending to the Consumer

Based on federal regulatory Report of Condition data for Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in thousands)

Rank 12/90		Total Consumer Loans			1-4 Family Mortgage Loans			Home Equity Loans			All Other Consumer Loans		Consumer Loans As % of Total Loans	
		12/31/90	12/31/89	% Chg.	12/31/90	12/31/89	% Chg.	12/31/90	12/31/89	% Chg.	12/31/90	% Chg.	12/31/90	12/31/89
1	Bank of America NT&SA, San Francisco	34,251,000	27,761,000	23.38	19,074,000	14,822,000	28.69	2,728,000	1,825,000	49.48	12,449,000	12.01	46.10	42.60
2	Citibank NA, New York	28,184,000	24,652,000	14.33	8,420,000	7,647,000	10.11	1,578,000	1,532,000	3.00	18,186,000	17.53	25.60	22.70
3	Wells Fargo Bank NA, San Francisco	19,555,145	15,189,648	28.74	11,653,343	8,517,911	36.81	2,823,205	1,947,630	44.96	5,078,597	7.5	41.20	37.60
4	Security Pacific National Bank, Los Angeles	16,524,039	14,094,048	17.24	11,788,572	9,938,643	18.61	1,862,739	1,322,597	40.84	2,872,728	1.41	38.00	36.50
5	Chase Manhattan Bank NA, New York	12,564,717	11,041,819	13.79	7,875,330	6,673,552	18.01	866,202	724,432	19.57	3,823,185	4.92	23.40	20.10
6	Chase Manhattan Bank (USA) NA, Wilmington, Del.	10,504,014	9,294,094	13.02	0	0	....	105,329	28,025	275.84	10,398,685	12.22	100.00	100.00
7	Citibank (South Dakota) NA, Sioux Falls	8,220,231	9,389,200	-12.45	331	505	-34.46	0	0	....	8,219,900	-12.45	90.30	93.00
8	American Express Centurion Bank, Newark, Del.	6,883,292	5,193,885	32.53	0	0	....	2,167	2,525	-14.18	6,881,125	32.56	100.00	88.60
9	Greenwood Trust Co., Newcastle, Del.	6,401,736	6,918,527	-7.47	2,014	1,709	17.85	0	0	....	6,399,722	-7.48	100.00	100.00
10	Chemical Bank, New York	6,267,000	5,686,000	10.22	3,315,000	2,787,000	18.95	419,000	342,000	22.51	2,533,000	-0.94	20.60	19.20
11	Marine Midland Bank NA, Buffalo, N.Y.	5,986,437	8,023,456	-25.39	1,137,666	1,568,448	-27.47	696,602	621,943	12.00	4,152,169	-28.82	39.40	40.10
12	First Interstate Bank of California, Los Angeles	5,940,211	5,922,975	0.29	2,319,302	2,105,465	10.16	936,730	564,332	65.99	2,684,179	-17.49	42.80	41.50
13	Manufacturers Hanover Trust Co., New York	5,694,000	4,399,000	29.44	403,000	339,000	18.88	232,000	210,000	10.48	5,059,000	31.4	14.30	11.80
14	First Union National Bank, Jacksonville, Fla.	5,620,881	4,405,585	27.59	3,563,552	2,094,881	70.11	378,729	227,973	66.13	1,678,600	-19.4	53.00	45.60
15	Citibank (Nevada) NA, Las Vegas	4,688,763	8,136,383	-42.37	55,885	51,802	7.88	19,513	9,026	116.19	4,613,365	-42.87	99.80	99.90
16	Boston Safe Deposit and Trust Co.	4,588,994	4,781,622	-4.03	4,049,861	4,104,588	-1.33	158,902	165,313	-3.88	380,231	-25.7	93.00	96.10
17	Seattle-First National Bank	4,485,361	3,866,386	16.01	1,889,884	1,591,274	18.77	2,625	2,539	3.39	2,592,852	14.09	44.20	38.90
18	NCNB Texas National Bank, Dallas	4,418,376	3,650,208	21.04	2,051,222	1,562,565	31.27	0	0	....	2,367,154	13.39	34.40	28.30
19	Southeast Bank NA, Miami	4,293,198	5,169,219	-16.95	2,192,822	2,093,228	4.76	255,701	213,544	19.74	1,844,675	-35.56	46.50	48.10
20	Bank of New York	4,289,315	4,708,841	-8.91	2,064,218	2,149,604	-3.97	445,121	443,537	0.36	1,779,978	-15.87	14.50	14.50
21	Bank of New York (Delaware), Wilmington	4,150,390	3,362,440	23.43	0	0	....	0	0	....	4,150,390	23.43	90.90	88.90
22	First Union National Bank, Charlotte, N.C.	4,034,550	4,248,297	-5.03	2,611,323	2,762,696	-5.48	493,627	378,808	30.31	929,600	-16.01	35.00	37.40
23	Citibank (New York State), Perinton	4,030,827	3,925,585	2.68	964,783	1,208,835	-20.19	217,899	144,343	50.96	2,848,145	10.72	91.60	93.50
24	Union Bank, San Francisco	3,862,657	3,255,588	18.65	2,081,939	1,680,879	23.86	441,851	360,038	22.72	1,338,867	10.22	30.00	28.40
25	NBD Bank, NA, Detroit	3,651,805	3,455,961	5.67	1,504,569	1,422,735	5.75	169,963	170,098	-0.08	1,977,273	6.13	28.30	28.40
26	Wachovia Bank of North Carolina NA, Winston-Salem	3,602,164	3,329,931	8.18	1,335,630	1,096,013	21.86	302,869	275,330	10.00	1,963,665	0.26	33.30	33.80
27	FCC National Bank, Wilmington, Del.	3,583,660	4,815,016	-25.57	0	0	....	0	0	....	3,583,660	-25.57	100.50	100.30
28	Sovran Bank NA, Richmond	3,561,579	3,729,169	-4.49	837,018	1,141,075	-26.65	236,106	175,122	34.82	2,488,455	3.13	36.60	41.40
29	Bank One Texas NA, Dallas	3,410,102	2,088,610	63.27	1,790,541	832,485	115.08	0	0	....	1,619,561	28.93	42.80	28.80
30	Banco Popular de Puerto Rico, San Juan	3,395,570	2,122,101	60.01	827,788	315,204	162.62	28	0	....	2,567,754	42.11	65.40	64.70
31	Citibank (Maryland) NA, Towson	3,325,552	2,174,290	52.95	50,395	69,578	-27.57	12,405	1,628	661.98	3,262,752	55.14	100.00	100.00
32	Pittsburgh National Bank	3,230,521	2,257,486	43.10	498,323	443,171	12.44	389,612	253,992	53.40	2,342,586	50.13	37.40	26.10
33	Comerica Bank-Detroit	3,033,982	2,522,063	20.30	911,828	805,888	13.15	328,894	236,351	39.15	1,793,260	21.18	43.50	38.60
34	Connecticut National Bank, Hartford	2,972,354	4,558,219	-34.78	1,973,787	2,482,622	-20.50	329,602	823,219	-59.96	669,465	-46.54	40.40	48.70
35	NCNB National Bank of Florida, Tampa	2,891,872	2,524,054	14.57	955,680	791,271	20.78	123,949	88,813	39.56	1,812,243	10.24	45.00	38.30
36	Citizens & Southern National Bank, Atlanta	2,799,736	2,743,597	2.05	741,624	695,343	6.66	282,955	238,255	18.76	1,775,157	-1.92	32.90	34.00
37	Valley National Bank, Phoenix, Ariz.	2,743,614	3,018,325	-9.10	611,661	666,421	-8.22	432,847	377,445	14.68	1,699,106	-13.95	47.30	46.10
38	Meridian Bank, Reading, Pa.	2,732,776	2,717,066	0.58	1,257,187	1,102,596	14.02	167,516	145,676	14.99	1,308,073	-10.94	38.20	39.70
39	NCNB National Bank of N.C., Charlotte	2,688,278	2,698,889	-0.39	1,674,344	1,309,503	27.86	492,525	475,257	3.63	521,409	-42.96	20.80	24.00
40	Norwest Bank Minnesota NA, Minneapolis	2,672,766	1,921,291	39.11	1,502,113	470,183	219.47	172,123	106,902	61.01	998,530	-25.72	38.70	31.90
41	Wachovia Bank of Georgia NA, Atlanta	2,658,792	2,406,287	10.49	750,211	650,572	15.32	177,753	148,943	19.34	1,730,828	7.72	48.40	46.90
42	Crestar Bank, Richmond	2,598,993	2,802,603	-7.27	500,596	683,488	-26.76	315,970	266,960	18.36	1,782,427	-3.76	36.00	37.50
43	Huntington National Bank, Columbus, Ohio	2,495,202	2,229,342	11.93	487,501	428,294	13.82	284,695	273,525	4.08	1,723,006	12.8	41.90	39.60
44	MBNA America Bank, NA, Newark, Del.	2,469,845	1,362,245	81.31	0	0	....	0	0	....	2,469,845	81.31	96.10	97.50
45	Society National Bank, Cleveland	2,371,981	2,391,357	-0.81	614,577	545,716	12.62	294,757	268,789	9.66	1,462,647	-7.24	48.40	49.40
46	Barnett Bank of South Florida NA, Miami	2,340,332	2,078,903	12.58	1,225,896	953,788	28.53	80,504	79,758	0.94	1,033,932	-1.09	48.70	44.60
47	Chase Lincoln First Bank NA, Rochester, N.Y.	2,318,844	2,534,307	-8.50	991,234	1,217,206	-18.56	164,720	139,404	18.16	1,162,890	-1.26	44.60	46.20
48	Ameritrust Co. NA, Cleveland	2,274,625	1,864,789	21.98	661,149	668,978	-1.17	216,227	91,681	135.85	1,397,249	26.55	36.00	29.60
49	First Fidelity Bank NA, Newark, N.J.	2,258,621	2,294,091	-1.56	826,225	805,179	2.61	601,730	690,234	-12.82	830,666	4.01	32.80	30.30
50	Bank of New England NA, Boston	2,118,494	2,773,335	-23.61	760,896	801,044	-5.01	657,317	695,308	-5.46	700,281	-45.16	19.70	16.80
51	Maryland National Bank, Baltimore	2,080,603	2,123,696	-2.03	566,682	596,790	-5.04	490,976	314,006	56.36	1,022,945	-15.66	24.20	22.80
52	First Bank NA, Minneapolis	2,073,133	2,016,380	2.81	681,049	650,073	4.77	281,783	243,460	15.73	1,110,301	-1.12	25.00	21.80
53	First Alabama Bank, Montgomery	2,067,501	1,851,003	11.70	932,745	836,142	11.55	128,863	116,029	11.06	1,005,893	11.91	50.30	51.10
54	Chemical Bank New Jersey NA, Morristown	2,051,060	1,902,533	7.81	762,208	693,082	9.97	391,485	357,528	9.50	897,367	5.33	54.50	52.60
55	Dominion Bank NA, Roanoke, Va.	2,045,342	2,053,855	-0.41	747,438	788,585	-5.22	276,602	256,213	7.96	1,021,302	1.21	49.10	48.70
56	Mellon Bank (East) PSFS NA, Philadelphia	2,005,152	636,261	215.15	1,461,134	197,891	638.35	127,307	34,651	267.40	415,711	3.22	49.60	19.70
57	AmSouth Bank Birmingham NA, Ala.	1,960,475	1,861,610	5.31	727,170	670,061	8.52	189,395	151,476	25.03	1,043,910	0.37	39.20	37.50
58	Shawmut Bank NA, Boston	1,930,647	3,313,523	-41.73	723,490	978,058	-26.03	417,208	871,830	-52.15	789,949	-46.03	25.70	35.50
59	United States National Bank, Portland, Ore.	1,918,936	1,647,379	16.48	598,209	420,580	42.23	41,755	31,397	32.99	1,278,972	6.99	23.70	23.30
60	Citizens & Southern National Bank, Fort Lauderdale, Fla.	1,897,248	1,913,754	-0.86	755,321	695,729	8.57	165,740	136,293	21.61	976,187	-9.76	50.00	50.00
61	Key Bank of Eastern NY NA, Albany	1,891,061	1,443,830	30.98	681,081	289,327	135.40	218,035	161,235	35.23	991,945	-0.13	59.90	56.00
62	Hibernia National Bank, New Orleans	1,887,075	1,743,986	8.20	1,178,839	993,522	18.65	45,454	34,196	32.91	662,782	-7.47	41.10	37.00
63	First Interstate Bank of Arizona NA, Phoenix	1,851,847	1,930,713	-4.08	424,529	410,384	3.45	34,700	35,413	-2.01	1,392,618	-6.22	52.20	42.10
64	Bank One Columbus NA, Ohio	1,837,834	1,311,762	40.10	163,343	139,521	17.07	164,759	63,045	161.34	1,509,732	36.11	53.80	48.50
65	Bank of Hawaii, Honolulu	1,760,797	1,558,109	13.01	791,599	687,667	15.11	278,902	219,232	27.22	690,296	6	32.30	33.20
66	Manufacturers & Traders Trust Co., Buffalo, N.Y.	1,715,595	1,057,560	62.22	947,136	586,723	61.43	321,122	52,469	512.02	447,337	6.92	47.20	38.10
67	First Florida Bank NA, Tampa	1,715,181	1,637,833	4.72	659,946	608,249	8.50	49,854	46,747	6.65	1,005,381	2.29	44.90	44.30
68	BancOhio National Bank, Columbus	1,694,669	1,869,855	-9.37	297,932	289,676	2.85	71,518	64,684	10.57	1,325,219	-12.56	46.00	48.30
69	Central Fidelity Bank, Richmond	1,664,694	1,456,971	14.26	519,506	471,030	10.29	144,667	102,129	41.65	1,000,521	13.21	44.90	41.40
70	Mellon Bank NA, Pittsburgh	1,637,592	1,390,526	17.77	590,204	363,674	62.29	138,936	80,932	71.67	908,452	-3.96	13.80	10.20
71	Bank of Baltimore	1,636,628	1,409,988	16.07	770,756	536,106	43.77	177,382	84,801	109.17	688,490	-12.75	69.30	65.00
72	South Carolina National Bank, Columbia	1,620,784	1,422,534	13.93	609,283	451,787	34.86	190,146	163,880	16.03	821,355	1.78	35.90	34.00
73	Harris Trust & Savings Bank, Chicago	1,613,018	1,006,023	60.34	437,040	141,749	208.32	99,438	84,460	17.73	1,076,540	38.05	25.20	18.30
74	Security Pacific Bank Washington NA, Seattle	1,604,210	1,917,653	-16.35	944,137	732,229	28.94	91,497	52,556	74.09	568,576	-49.81	25.70	30.50
75	NCNB National Bank of South Carolina, Columbia	1,598,083	1,270,430	25.79	385,046	297,846	29.28	143,535	125,420	14.44	1,069,502	26.24	43.90	39.60
76	Boatmen's National Bank, St. Louis	1,575,747	1,526,371	3.23	860,766	871,786	-1.26	166,533	148,894	11.85	548,448	8.46	34.00	32.50
77	First-Citizens Bank & Trust Co., Raleigh, N.C.	1,571,189	1,205,605	30.32	632,303	288,665	119.04	237,911	192,169	23.80	700,975	-3.28	58.00	55.70
78	First Interstate Bank of Oregon NA, Portland	1,569,226	1,597,793	-1.79	400,121	378,549	5.70	74,459	60,579	22.91	1,094,646	-5.53	39.60	39.80
79	First American National Bank, Nashville	1,556,123	1,684,822	-7.64	565,746	547,871	3.26	132,205	127,090	4.02	858,172	-15.02	36.80	37.30
80	BayBank Middlesex, Burlington, Mass.	1,531,712	1,632,240	-6.16	579,764	741,085	-21.77	362,591	348,549	4.03	589,357	8.62	50.80	47.50
81	Signet Bank/Virginia, Richmond	1,523,086	2,246,727	-32.21	284,883	206,517	37.95	344,744	326,711	5.52	893,458	-47.86	39.20	46.80
82	First Tennessee Bank NA, Memphis	1,521,253	1,492,304	1.94	334,665	357,875	-6.49	142,293	126,773	12.24	1,044,295	3.64	40.90	42.10
83	Chemical Bank Delaware, Wilmington	1,505,779	704,389	113.77	0	0	....	0	0	....	1,505,779	113.77	97.30	65.90
84	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	1,493,461	1,235,332	20.90	975,991	845,838	15.39	29,283	29,502	-0.74	488,187	35.61	71.40	68.60
85	Hamilton Bank, Lancaster, Pa.	1,474,459	620,034	137.80	280,188	245,480	14.14	41,763	33,007	26.53	1,152,508	237.44	58.50	26.70
86	Barnett Bank of Central Fla. NA, Orlando	1,471,158	1,396,568	5.34	307,413	341,654	-10.02	24,820	14,366	72.77	1,138,925	9.45	68.70	66.40
87	Sovran Bank/Central South, Nashville	1,470,662	1,350,852	8.87	539,286	476,154	13.26	71,298	83,539	-14.65	860,078	8.71	38.30	39.10
88	First National Bank of Maryland, Baltimore	1,463,137	1,330,867	9.94	752,649	673,679	11.72	335,288	268,642	24.81	375,200	-3.43	33.50	32.60
89	First National Bank, Boston	1,453,274	2,009,615	-27.68	589,428	1,037,289	-42.21	278,544	279,182	-0.23	575,302	-17	8.70	10.50
90	National City Bank, Cleveland	1,448,424	1,423,005	1.79	384,334	368,315	4.35	155,334	119,298	30.21	908,756	-2.85	29.80	29.10
91	U.S. Bank of Washington NA, Seattle	1,439,105	1,140,358	26.20	638,386	488,220	30.76	35,920	24,298	47.83	764,799	21.81	33.20	31.60
92	National Westminster Bank USA, New York	1,437,467	1,537,101	-6.48	263,959	262,826	0.43	115,330	108,027	6.76	1,058,178	-9.27	12.40	14.30
93	Wilmington Trust Co., Del.	1,406,628	1,294,602	8.65	811,504	732,327	10.81	123,736	102,349	20.90	471,388	2.49	54.00	53.90
94	Central Bank of the South, Birmingham, Ala.	1,389,721	1,151,106	20.73	519,768	431,498	20.46	107,721	87,541	23.05	762,232	20.59	49.70	43.50
95	Mercantile Bank of St. Louis NA, Clayton	1,379,910	1,086,323	27.03	683,029	433,625	57.52	131,412	120,409	9.14	565,469	6.23	42.80	37.70
96	INB National Bank, Indianapolis	1,373,639	1,318,453	4.19	460,133	339,889	35.30	44,404	36,506	21.63	869,102	-7.74	41.30	39.30
97	Manufacturers National Bank, Detroit	1,366,496	1,278,259	6.90	735,546	670,260	9.74	138,716	124,508	11.41	492,234	1.81	22.70	24.50
98	First Union National Bank, Atlanta	1,358,327	1,523,245	-10.83	514,791	490,700	4.91	85,628	73,275	16.86	757,908	-20.98	45.30	46.90
99	Fidelity Bank NA, Philadelphia	1,311,934	1,227,046	6.92	552,039	436,771	26.39	186,518	161,961	16.40	571,377	-9.06	21.70	18.70
100	Sanwa Bank California, San Francisco	1,288,408	1,204,154	7.00	744,794	672,318	10.78	60,677	33,345	81.97	482,937	-3.12	27.40	25.50
	Totals for the Top 100 Banks‡ ($ Bil.)	**$371.8**	**$342.5[1]**	**+ 8.6[1]**	**$141.6**	**$120.0**	**+18.0%**	**$29.0**	**$24.0**	**+20.9%**	**$201.2**	**+ 1.4%**	**37.2[1]**	**34.8[1]**

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory *Report of Condition* filed by all federally-insured commercial banks. ADP restates the 1989 on a pro forma basis for mergers in 1990. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and other consumer loans. **1-4 Family Mortgage loans** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. (Schedule RC-C, Column B-Domestic Offices, item 1.c.(2).) **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (Schedule RC-C, Column B, item 1.c.(1).) **All other consumer loans** are loans to individuals for household, family, and other personal expenditures. Included in this catergory are credit card loans and other consumer loans. **Credit card loans** include all extensions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. (Schedule RC-C, Column A-Consolidated Bank, item 6a.) **Other consumer loans** include single payment, instalment, and student loans. (Schedule RC-C, Column A, item 6b.) **Consumer loans % of total loans** is the ratio of total consumer loans to total loans. **Total loans** are Loans and leases, net of unearned income. (RC-Balance Sheet, item 4.a.) ([1])— A weighted average calculated by summing the total consumer loans at the top 100 banks and dividing by their total loans. (‡)— The 1989 totals are for the top 100 banks in 1990. ([1])— For the top 100 banks of 1989, total consumer loans were $336.5 billion and the percentage gain for the top 100 of 1990 compared with the top 100 of 1989 was 10.5%.

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Top 300 Banks in Lending to the Consumer

Based on federal regulatory Report of Condition data for Dec. 31, 1990, compared with Dec. 31, 1989 [illegible]llar amounts in thousands)

Rank 12/90		Total Consumer Loans			1-4 Family Mortgage Loans			Home Equity L[illegible]			All Other Consumer Loans		Consumer Loans As % of Total Loans	
		12/31/90	12/31/89	% Chg.	12/31/90	12/31/89	% Chg.	12/31/90	12/31/89	% Chg.	12/31/90	% Chg.	12/31/90	12/31/89
101	First Deposit National Bank, Tilton, N.H.	1,282,211	1,374,848	-6.74	5,596	6,113	-8.46	88,823	[illegible]	[illegible]	1,187,792	-12.49	97.70	98.20
102	Michigan National Bank, Farmington Hills	1,272,578	1,260,862	0.93	723,647	788,644	-7.61	169,452	98,353	[illegible]	374,479	0.16	20.60	20.70
103	First Virginia Bank, Manassas	1,267,647	1,215,691	4.27	436,659	388,296	12.45	126,259	114,132	10.63	704,729	-1.2	68.20	65.90
104	National Westminster Bank NJ, Jersey City, N.J.	1,266,865	1,397,036	-9.39	403,496	342,645	17.76	332,243	387,849	-14.34	530,126	-20.47	29.10	30.20
105	CoreStates Bank NA, Philadelphia	1,259,661	532,933	136.37	474,610	214,813	120.94	186,116	74,732	149.04	598,935	146.09	12.10	8.50
106	Connecticut Bank & Trust Co. NA, Hartford	1,250,633	1,715,898	-27.11	398,066	456,794	-12.86	566,744	577,732	-1.90	265,823	-58.05	31.40	29.00
107	Provident National Bank, Philadelphia	1,218,577	1,252,986	-2.75	479,660	408,842	17.32	0	0	.....	738,917	-12.47	22.40	21.70
108	Midlantic National Bank, Newark, N.J.	1,217,792	1,760,495	-30.83	336,810	219,633	53.35	162,399	427,593	-62.02	718,583	-35.45	18.00	21.80
109	First Security Bank of Utah NA, Salt Lake City	1,195,494	1,050,593	13.79	594,317	443,381	34.04	40,660	115,386	-64.76	560,517	13.96	50.60	45.40
110	National Community Bank, Rutherford, N.J.	1,192,748	1,150,905	3.63	787,734	784,200	0.45	198,386	184,388	7.60	206,628	13.27	41.30	38.60
111	First Fidelity Bank NA, S. Jersey, Burlington Twp., N.J.	1,192,225	1,140,851	4.50	247,833	182,609	35.72	142,419	127,122	12.03	801,973	-3.51	81.00	78.20
112	Norstar Bank of Upstate NY, Albany	1,189,754	1,530,019	-22.24	296,173	424,982	-30.31	206,737	180,649	14.44	686,844	-25.7	43.50	55.70
113	Riggs National Bank, Washington D.C.	1,181,383	1,180,193	0.10	670,085	660,684	1.42	277,017	257,696	7.50	234,281	-10.51	34.10	34.50
114	Banco de Ponce, Puerto Rico	1,175,665	1,157,341	1.58	442,706	389,888	13.55	0	0	.....	732,959	-4.49	66.60	67.50
115	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	1,174,569	1,036,545	13.32	611,525	495,022	23.53	36,973	28,031	31.90	526,071	2.45	64.40	55.00
116	BayBank South, Dedham, Mass.	1,171,109	1,195,735	-2.06	389,668	520,209	-25.10	338,288	235,683	43.54	443,153	0.75	61.60	62.60
117	First USA Bank, Wilmington, Del.	1,158,285	945,220	22.54	0	0	.....	0	0	.....	1,158,285	22.54	84.90	81.50
118	Bank One Dayton NA, Ohio	1,149,585	837,001	37.35	129,507	122,678	5.57	68,353	50,334	35.80	951,725	43.33	55.60	52.20
119	Sun Bank NA, Orlando, Fla.	1,149,499	1,144,695	0.42	344,024	319,656	7.62	82,056	80,609	1.80	723,419	-2.82	36.80	39.60
120	Bank of California NA, San Francisco	1,143,630	920,333	24.26	749,692	611,736	22.55	212,198	129,569	63.77	181,740	1.51	15.40	14.30
121	Bank of the West, Walnut Creek, Calif.	1,136,630	1,159,225	-1.95	353,080	393,119	-10.18	60,981	54,685	11.51	722,569	1.57	52.90	50.70
122	Fleet National Bank, Providence, R.I.	1,135,053	1,169,383	-2.94	348,965	343,689	1.54	294,298	276,471	6.45	491,790	-10.46	18.40	18.40
123	Mellon Bank Delaware NA, Wilmington	1,134,109	1,012,633	12.00	67,532	59,538	13.43	35,385	27,961	26.55	1,031,192	11.46	89.00	84.40
124	First Interstate Bank of Washington NA, Seattle	1,120,233	1,384,581	-19.09	318,132	398,749	-20.22	38,315	26,883	42.53	763,786	-20.35	49.20	55.80
125	Barnett Bank of Southwest Fla., Sarasota	1,115,884	1,080,203	3.30	880,314	849,822	3.59	22,545	14,316	57.48	213,025	-1.41	74.10	74.80
126	Sovran Bank Maryland, Bethesda	1,112,348	936,116	18.83	297,115	247,864	19.87	202,969	171,096	18.63	612,264	18.39	40.90	35.90
127	Key Bank of Western NY NA, Buffalo	1,104,488	424,305	160.31	320,211	60,255	431.43	108,687	36,285	199.54	675,590	108.12	61.30	58.00
128	Central Trust Co. NA, Cincinnati	1,099,772	1,028,637	6.92	318,816	300,496	6.10	115,574	108,908	6.12	665,382	7.45	42.90	39.00
129	Key Bank Central NY NA, Syracuse	1,079,282	934,514	15.49	270,036	225,212	19.90	106,368	58,092	83.10	702,878	7.93	56.90	54.60
130	First of America Bank-SE Michigan NA, Detroit	1,066,709	1,030,985	3.47	336,250	352,338	-4.57	42,875	34,125	25.64	687,584	6.66	58.60	56.60
131	Fifth Third Bank, Cincinnati	1,064,999	983,839	8.25	269,970	207,544	30.08	53,749	44,000	22.16	741,280	1.23	33.90	32.50
132	First Hawaiian Bank, Honolulu	1,048,792	959,987	9.25	423,288	373,427	13.35	131,339	85,014	54.49	494,165	-1.47	36.80	38.50
133	Citizens & Southern National Bank, Columbia, S.C.	1,032,080	953,204	8.27	329,088	[illegible]	63.09	157,101	144,665	8.60	545,891	-10.03	39.50	36.10
134	Liberty National Bank & Trust Co., Louisville, Ky.	1,022,775	917,770	11.44	149,619	[illegible]	45.15	39,717	36,738	8.11	833,439	7.13	55.40	52.90
135	Bank One, Indianapolis, NA	1,001,394	886,779	12.92	246,162	209,379	17.57	54,929	40,774	34.72	700,303	10	32.70	30.30
136	CoreStates Bank of Delaware NA, Wilmington	992,322	1,486,035	-33.22	0	0	.....	0	0	.....	992,322	-33.22	100.00	100.00
137	Union Trust Co., Stamford, Conn.	990,919	1,011,942	-2.08	453,029	451,882	0.25	251,902	247,081	1.95	285,988	-8.62	41.90	41.00
138	First Security Bank Idaho NA, Boise	990,582	924,911	7.10	428,382	403,050	6.29	15,557	40,521	-61.61	546,643	13.57	55.80	56.20
139	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	990,235	992,547	-0.23	271,755	232,645	16.81	76,850	65,123	18.01	641,630	-7.65	29.00	28.10
140	Midlantic National Bank /North, West Paterson, N.J.	981,045	1,023,024	-4.10	188,491	270,258	-30.26	185,218	187,686	-1.31	607,336	7.48	36.70	36.40
141	Household Bank NA, Salinas, Calif.	972,743	1,598,296	-39.14	0	0	.....	0	0	.....	972,743	-39.14	100.00	100.00
142	Equibank, Pittsburgh	966,166	797,588	21.14	580,558	440,938	31.66	57,148	47,517	20.27	328,460	6.25	52.10	48.00
143	First Interstate Bank of Nevada NA, Reno	965,419	913,547	5.68	359,670	230,623	55.96	59,956	51,076	17.39	545,793	-13.62	[illegible]	39.80
144	New Jersey National Bank, Pennington	962,473	691,829	39.12	269,032	216,572	24.22	191,087	200,711	-4.79	502,354	82.98	44.40	35.20
145	Northern Trust Co., Chicago	949,730	811,611	17.02	661,684	524,054	26.26	148,372	117,291	26.50	139,674	-17.97	18.60	16.40
146	Society Bank NA, Dayton, Ohio	943,516	942,484	0.11	371,373	345,795	7.45	98,856	75,745	30.25	473,287	-9.15	45.90	48.20
147	First Fidelity Bank NA/North Jersey, Totowa	940,832	959,943	-1.99	434,517	447,297	-2.86	248,002	230,284	7.69	258,313	-8.52	60.80	63.70
148	Premier Bank NA, Baton Rouge, La.	937,810	954,266	-1.72	346,951	377,635	-8.13	16,761	13,957	20.09	574,098	2.03	46.10	43.00
149	United Jersey Bank, Hackensack, N.J.	924,368	1,241,013	-25.52	398,849	456,120	-12.56	213,554	248,202	-13.96	311,965	-41.87	24.30	29.70
150	Colonial National Bank USA, Wilmington, Del.	918,719	881,708	4.20	128,594	218,249	-41.08	0	0	.....	790,125	19.09	100.00	100.00
151	Chase Bank of Maryland, Baltimore	912,903	973,379	-6.21	521,473	563,386	-7.44	196,254	188,726	3.99	195,176	-11.79	89.40	92.60
152	Massachusetts Co. Inc., Boston	909,117	713,347	27.44	529,712	499,933	5.96	259,583	154,927	67.55	119,822	104.87	98.10	83.10
153	Deposit Guaranty National Bank, Jackson, Miss.	904,000	936,975	-3.52	295,292	348,188	-15.19	44,370	35,683	24.34	564,338	2.03	41.10	40.00
154	Monogram Credit Card Bank, Roswell, Ga.	892,273	403,544	121.11	0	0	.....	0	0	.....	892,273	121.11	100.00	100.00
155	Branch Banking & Trust Co., Wilson, N.C.	876,853	1,125,434	-22.09	428,264	616,924	-30.58	84,154	56,851	48.03	364,435	-19.31	31.20	38.40
156	Security Pacific Bank Arizona, Phoenix	866,216	826,895	4.76	171,978	174,862	-1.65	81,226	79,058	2.74	613,012	6.99	24.90	26.30
157	Trust Company Bank, Atlanta	860,825	908,326	-5.23	240,477	202,205	18.93	82,432	69,130	19.24	537,916	-15.55	20.30	23.50
158	Citizens Bank of Maryland, Laurel	856,718	743,271	15.26	74,210	83,725	-11.36	41,958	24,598	70.57	740,550	16.63	53.60	52.90
159	Morgan Guaranty Trust Co., New York	856,632	755,719	13.35	38,237	55,058	-30.55	9,000	8,000	12.50	809,395	16.85	3.50	2.90
160	Barnett Bank of Jacksonville NA, Fla.	854,189	839,954	1.69	322,573	341,769	-5.62	28,722	15,518	85.09	502,894	4.19	53.40	55.20
161	Northeastern Bank of Pennsylvania, Wilkes-Barre	842,852	756,502	11.41	421,274	305,616	37.84	0	0	.....	421,578	-6.5	47.30	41.00
162	Norstar Bank NA, Buffalo, N.Y.	841,851	977,886	-13.91	234,109	152,346	53.67	157,376	133,452	17.93	450,366	-34.93	31.30	33.40
163	First Wisconsin National Bank, Milwaukee	826,453	745,277	10.89	172,287	150,899	14.17	45,343	38,475	17.85	608,823	9.52	32.50	30.70
164	Norwest Bank South Dakota NA, Sioux Falls	825,532	796,423	3.65	96,351	98,847	-2.53	5,864	5,537	5.91	723,317	4.52	57.50	59.90
165	First National Bank, Chicago	824,191	1,382,989	-40.41	495,222	916,063	-45.94	50,976	162,553	-68.64	277,993	-8.67	4.40	6.40
166	First Interstate Bank of Texas NA, Houston	818,679	864,959	-5.35	455,210	437,772	3.98	1,906	0	.....	361,563	-15.36	26.10	21.10
167	City National Bank, Beverly Hills	816,242	785,363	3.93	132,536	113,324	16.95	157,481	107,351	46.70	526,225	-6.81	26.50	28.30
168	Puget Sound National Bank, Tacoma, Wash	814,787	691,977	17.75	215,002	174,088	23.50	31,123	16,834	84.88	568,662	13.49	38.60	33.30
169	Security Bank & Trust Co., Southgate, Mich.	814,322	791,361	2.90	143,595	135,650	5.86	59,247	40,135	47.62	611,480	-0.67	74.30	77.00
170	Citibank Arizona, Phoenix	814,101	870,056	-6.43	584,960	602,539	-2.92	128,140	101,522	26.22	101,001	-39.15	54.00	46.10
171	European American Bank, New York	805,941	789,429	2.09	402,493	383,581	4.93	13,977	14,477	-3.45	389,471	-0.49	32.40	23.80
172	First National Bank of Commerce, New Orleans	799,888	707,670	13.03	149,021	124,468	19.73	25,451	22,532	12.96	625,416	11.55	52.10	46.50
173	Trustmark National Bank, Jackson, Miss.	788,744	771,881	2.18	335,790	327,205	2.62	19,480	16,355	19.11	433,474	1.2	42.70	42.60
174	Star Bank NA, Cincinnati	787,221	756,871	4.01	257,718	210,577	22.39	74,113	69,837	6.12	455,390	-4.42	35.60	35.30
175	First American Bank of Virginia, McLean	784,502	704,857	11.30	334,947	307,264	9.01	92,817	84,971	9.23	356,738	14.11	32.60	27.90
176	Bank South NA, Atlanta	778,704	700,403	11.18	280,758	215,779	30.11	85,293	83,182	2.54	412,653	2.79	30.60	26.80
177	Union National Bank, Pittsburgh	772,009	586,210	31.69	248,544	154,037	61.35	37,247	22,491	65.61	486,218	18.68	49.10	41.50
178	Sun Bank South Florida NA, Fort Lauderdale	769,244	745,990	3.12	466,246	427,192	9.14	30,501	32,743	-6.85	272,497	-4.74	54.70	54.50
179	Banco Santander Puerto Rico, San Juan	767,880	289,331	165.40	513,332	138,143	271.59	5,575	0	.....	248,973	64.68	33.30	20.50
180	Merchants National Bank & Trust Co., Indianapolis	762,993	699,001	9.15	143,695	121,996	17.79	17,905	15,936	12.36	601,393	7.19	33.90	32.80
181	Rhode Island Hospital Trust National Bank, Providence	749,955	680,489	10.21	352,699	224,678	56.98	165,029	152,913	7.92	232,227	-23.33	34.00	37.50
182	Nations Bank NA, Dover, Del.	748,423	6,083	.....	0	0	.....	0	0	.....	748,423	.....	100.00	100.00
183	Norwest Bank Iowa NA, Des Moines	748,099	861,845	-13.20	128,829	119,398	7.90	2,666	1,861	43.26	616,604	-16.74	49.90	53.70
184	Barclays Bank of New York NA	744,511	780,874	-4.66	220,570	223,498	-1.31	334,822	323,319	3.56	189,119	-19.2	28.60	30.70
185	First Eastern Bank NA, Wilkes-Barre, Pa.	738,188	697,837	5.78	486,079	409,373	18.74	19,863	11,900	66.92	232,246	-18.02	37.30	37.40
186	Bank of Delaware, Wilmington	737,426	707,741	4.19	232,151	241,075	-3.70	81,048	69,428	16.74	424,227	6.79	50.80	51.60
187	First National Bank, Omaha, Neb.	732,751	666,329	9.97	34,511	35,968	-4.05	27,343	23,286	17.42	670,897	10.51	63.10	64.80
188	Zions First National Bank, Salt Lake City	727,760	689,627	5.53	151,490	194,316	[illegible]	62,622	53,258	17.58	513,648	16.2	35.60	42.60
189	Boatmen's First National Bank, Kansas City, Mo.	726,653	678,560	7.09	312,344	255,702	22.15	40,408	29,189	33.44	373,901	-5.02	41.60	40.10
190	United Carolina Bank, Whiteville, N.C.	708,940	656,159	8.04	270,557	238,212	13.58	81,715	68,247	19.73	356,668	1.96	46.00	45.00
191	Commerce Bank of St. Louis NA, Clayton, Mo.	695,393	672,561	3.39	260,919	253,653	2.86	79,554	73,486	8.26	354,920	2.75	45.80	[illegible]
192	Society Bank & Trust Co., Toledo, Ohio	695,334	734,605	-5.35	183,820	[illegible]	9.57	37,877	33,805	12.05	473,637	-11.14	37.40	33.60
193	Valley National Bank, Passaic, N.J.	693,561	670,918	3.37	213,685	208,871	2.30	72,123	61,284	17.69	407,753	1.74	50.70	49.60
194	Delaware Trust Co., Wilmington	688,164	690,499	-0.34	98,804	104,828	-5.75	131,855	129,827	1.56	457,505	[illegible]	52.20	67.00
195	First City Texas-Houston NA	687,549	660,193	4.14	244,285	207,986	17.45	0	0	.....	443,264	-1.98	[illegible]	14.00
196	First National Bank, Louisville, Ky.	684,981	632,149	8.36	233,449	180,656	29.22	54,216	46,063	17.70	397,316	-2	25.90	23.20
197	United Jersey Bank/Central NA, Princeton	675,392	492,593	37.11	286,021	168,084	70.17	195,686	156,227	25.26	193,685	5.1	40.00	35.00
198	Key Bank Maine, Augusta	674,690	582,585	15.81	169,338	179,542	-5.68	82,672	52,823	56.51	422,680	20.69	46.90	45.30
199	Citizens First National Bank, Ridgewood, N.J.	669,446	693,475	-3.47	340,394	364,934	-6.72	142,878	140,000	2.06	186,174	-1.26	33.00	32.10
200	First Omni Bank NA, Millsboro, Del.	660,541	590,898	11.79	581	321	81.00	531	424	25.24	659,429	11.74	100.00	100.00
	Totals for the Top 200 Banks‡ ($ Bil.)	**$465.6**	**$432.8**	**+ 7.6**	**$172.9**	**$148.9**	**+16.1%**	**$38.8**	**$32.8**	**+18.2%**	**$264.0**	**+ 0.8%**	**38.3[1]**	**34.3[1]**

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory *Report of Condition* filed by all federally-insured commercial banks. ADP restates the 1989 on a pro forma basis for mergers in 1990. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and other consumer loans. **1-4 Family Mortgage loans** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. (Schedule RC-C, Column B-Domestic Offices, item 1 c.(2).) **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of crerit. (Schedule RC-C, Column B, item 1 c.(1).) **All other consumer loans** are loans to individuals for household, family, and other personal expenditures. Included in this catergory are credit card loans and other consumer loans. **Credit card loans** include all extentions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. (Schedule RC-C, Column A-Consolidated Bank, item 6a.) **Other consumer loans** include single payment, instalment, and student loans. (Schedule RC-C, Column A, item 6b.) **Consumer loans % of total loans** is the ratio of total consumer loans to total loans. **Total loans** are Loans and leases, net of unearned income. (RC-Balance Sheet, item 4.a.) ([1])— A weighted average calculated by summing the total consumer loans at the top 200 banks and dividing by their total loans. (‡)— The 1989 totals are the top 200 banks in 1990.

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Top 300 Banks in Lending to the Consumer

Based on federal regulatory Report of Condition data for Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in thousands)

Rank 12/90		Total Consumer Loans			1-4 Family Mortgage Loans			Home Equity Loans			All Other Consumer Loans		Consumer Loans As % of Total Loans	
		12/31/90	12/31/89	% Chg.	12/31/90	12/31/89	% Chg.	12/31/90	12/31/89	% Chg.	12/31/90	% Chg.	12/31/90	12/31/89
201	Central Carolina Bank & Trust Co., Durham, N.C.	657,390	630,525	4.26	274,164	268,746	2.02	108,073	95,465	13.18	275,153	3.33	52.00	52.50
202	Team Bank, Fort Worth, Tex.	654,377	819,730	-20.17	356,121	495,533	-28.13	0	0	.....	298,[illegible]	-8	35.20	29.10
203	West One Bank Idaho, NA, Boise	651,351	595,673	9.35	125,755	114,777	9.56	38,624	25,940	49.67	486,[illegible]72	6.99	32.10	30.80
204	Bank One, Cleveland, NA	650,329	566,449	14.81	50,878	37,640	35.17	47,042	30,712	53.17	552,409	10.9	48.00	47.40
205	PNC National Bank, Wilmington, Del.	646,916	609,101	6.21	0	0	.....	73,893	62,729	17.80	573,023	4.88	87.50	87.00
206	Fleet Bank of Connecticut, Hartford	642,401	765,235	-16.05	267,424	392,302	-31.83	185,294	161,685	14.60	189,683	-10.21	41.30	44.20
207	Bank One, Milwaukee NA, Wis.	635,689	500,504	27.01	163,915	154,477	6.11	52,913	26,951	96.33	418,841	31.27	31.90	28.90
208	Merchants Bank NA, Allentown, Pa.	633,744	484,202	30.88	312,760	209,294	49.44	57,488	51,522	11.58	263,496	17.96	46.80	40.30
209	World Financial Network National Bank, Whitehall, Ohio	632,367	586,026	7.91	0	0	.....	0	0	.....	632,367	7.91	100.00	100.00
210	American General Financial Center Trust Co., Mountain View, Calif.	606,948	350,399	73.22	336,084	118,284	184.13	3,790	0	.....	267,074	15.06	103.70	100.00
211	SouthTrust Bank of Alabama NA, Birmingham	605,369	592,099	2.24	99,934	105,153	-4.96	71,218	57,841	23.13	434,217	1.19	26.90	29.00
212	Citibank Florida NA, Dania	603,695	1,124,492	-46.31	509,367	1,037,871	-50.92	5,712	9,125	-37.40	88,616	14.35	88.00	89.50
213	Southern National Bank, Lumberton, N.C.	600,299	536,871	11.81	208,117	165,143	26.02	118,105	105,054	12.42	274,077	2.78	35.30	33.40
214	Barnett Bank of Tampa NA, Fla.	597,939	505,608	18.26	287,522	267,217	7.60	19,668	18,631	5.57	290,749	32.3	48.70	45.60
215	Union Planters National Bank, Memphis, Tenn.	589,926	698,993	-15.60	242,764	356,415	-31.89	41,762	30,391	37.42	305,400	-2.17	44.40	43.50
216	J.C. Penney National Bank, Harrington, Del.	586,039	579,840	1.07	36,495	29,087	25.47	0	0	.....	549,544	-0.22	99.60	99.60
217	Signet Bank Maryland, Baltimore	583,370	729,727	-20.06	12,326	180,824	-93.18	163,506	140,184	16.64	407,538	-0.29	24.80	28.70
218	Old Kent Bank & Trust Co., Grand Rapids, Mich.	582,920	554,715	5.08	265,956	256,528	3.68	32,744	24,383	34.29	284,220	3.8	28.80	29.60
219	Summit Trust Co., N.J.	580,562	496,346	16.97	365,069	286,048	27.63	79,377	72,751	9.11	136,116	-1.04	54.00	45.90
220	Barclays Bank of Delaware NA, Wilmington	578,228	814,352	-29.05	0	0	.....	0	0	.....	578,228	-29.05	100.00	100.00
221	First National Bank of Ohio, Akron	574,919	577,258	-0.41	258,415	244,723	5.59	32,349	30,416	6.36	284,155	-5.95	52.60	52.60
222	First Seneca Bank, Butler, Pa.	574,312	556,956	3.12	250,355	229,234	9.21	39,440	33,12[illegible]	19.05	284,517	-3.42	72.00	74.40
223	Barnett Bank of Pasco County, Holiday, Fla.	573,780	530,353	8.19	313,195	281,799	11.14	6,465	5,831	10.87	254,120	4.7	82.60	77.60
224	Key Bank of Puget Sound, Seattle	572,072	437,596	30.73	130,000	135,502	-4.06	9,486	4,958	91.33	432,586	45.59	54.50	54.90
225	Central Bank Denver NA	566,017	617,392	-8.32	30,552	46,820	-34.75	3,506	2,009	74.51	531,959	-6.44	70.40	67.50
226	National City Bank, Akron, Ohio	563,429	537,190	4.88	134,934	111,264	21.27	60,332	56,048	7.64	368,163	-0.46	62.20	63.00
227	LaSalle Northwest National Bank, Chicago	562,260	472,595	18.97	66,910	67,418	-0.75	15,449	13,184	17.18	479,901	22.43	77.50	73.20
228	Third National Bank, Nashville, Tenn.	556,131	488,613	13.82	204,955	118,942	72.32	52,790	48,055	9.85	298,386	-7.22	31.50	25.80
229	Continental Bank NA, Chicago	551,000	654,806	-15.85	126,000	236,271	-46.67	93,000	81,478	14.14	332,000	-1.5	3.60	4.20
230	Bank One, Akron, NA, Ohio	548,414	452,299	21.25	53,667	50,448	6.38	82,854	54,543	51.91	411,893	18.6	58.00	54.30
231	United Penn Bank, Wilkes-Barre, Pa.	[illegible]	509,167	5.70	292,356	278,180	5.10	28,619	25,378	12.77	217,199	5.64	50.00	52.70
232	First America Bank-Mid Michigan NA, Bay City	[illegible]	463,591	15.76	240,839	205,294	17.31	12,999	12,[illegible]	7.88	282,835	14.86	65.50	63.30
233	Centura Bank, Rocky Mount, N.C.	531,[illegible]	0	.....	197,982	0	.....	73,563	0	.....	259,636	.....	33.20	0.00
234	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	530,810	557,143	-4.73	268,393	273,016	-1.69	67,144	59,145	13.52	195,273	-13.21	39.20	41.70
235	Texas Commerce Bank NA, Houston	529,693	513,499	3.15	179,655	174,137	3.17	0	0	.....	350,038	3.15	9.00	9.30
236	Bank of Mississippi, Tupelo	522,415	495,360	5.46	180,215	158,051	14.02	14,678	14,024	4.66	327,522	1.31	53.30	54.90
237	Sun Bank/Miami NA	520,909	628,144	-17.07	200,208	194,118	3.14	38,428	37,474	2.55	282,273	-28.82	36.60	42.80
238	Security Pacific Bank NA, Tempe, Ariz.	519,251	167,527	209.95	129	131	-1.53	0	0	.....	519,122	210.12	100.00	100.00
239	Fifth Third Bank Toledo NA, Ohio	515,985	445,923	15.71	95,940	64,222	49.39	40,095	36,524	9.78	379,950	10.07	64.00	57.70
240	United States Trust Co., New York	511,751	483,285	5.89	283,554	241,624	17.35	40,608	38,574	5.27	187,589	-7.63	50.00	45.70
241	First Union National Bank, Greenville, S.C.	511,568	508,824	0.54	230,877	144,012	60.32	36,560	31,442	16.28	244,131	-26.77	49.30	51.60
242	Fleet Bank of Maine, Portland	508,594	571,789	-11.05	189,301	191,326	-1.06	117,844	100,177	17.64	201,449	-28.13	41.40	42.40
243	Chittenden Trust Co., Burlington, Ver.	506,871	495,376	2.32	306,861	306,788	0.02	77,448	57,142	35.54	122,562	-6.76	60.60	59.00
244	Security Pacific Bank Oregon, Portland	506,709	516,673	-1.93	160,793	140,975	14.06	16,512	10,127	63.05	329,404	-9.89	43.70	47.60
245	United Bank of Denver NA	502,078	481,259	4.33	185,190	183,039	1.18	26,951	29,334	-8.12	289,937	7.83	40.40	34.40
246	Continental Bank, Norristown, Pa.	501,337	608,733	-17.64	244,135	389,200	-37.27	49,582	43,835	13.11	[illegible]	18.17	13.80	16.90
247	Barnett Bank of Polk County, Lakeland, Fla.	494,101	350,105	41.13	285,942	171,438	66.79	15,386	9,891	55.56	192,773	14.22	72.00	64.70
248	Jefferson National Bank, Charlottesville, Va.	486,109	498,754	-2.54	278,182	277,131	0.38	41,563	30,472	36.40	166,364	-12.97	56.20	53.50
249	Key Bank of Oregon, Portland	483,854	368,195	31.41	189,303	112,043	68.96	7,270	3,813	90.66	287,281	13.85	43.10	40.40
250	NCNB National Bank, Atlanta	481,4[illegible]	[illegible]76,500	27.86	1,510	2,374	-36.39	3,569	3,734	-4.42	476,408	28.62	91.20	79.30
251	Pennbank, Warren, Pa.	475,3[illegible]	[illegible]49,448	5.77	214,081	198,360	7.93	24,357	19,398	25.56	235,954	2.27	59.00	57.50
252	National State Bank, Elizabeth, N.J.	470,201	520,096	-9.59	293,063	269,959	8.56	115,967	106,284	9.11	61,171	-57.48	32.10	33.10
253	Chase Bank of Ohio, Columbus	465,917	556,176	-16.23	441,153	526,148	-16.15	13,785	10,390	32.68	10,979	-44.09	63.30	66.40
254	Colonial Bank, Huntsville, Ala.	464,957	429,331	8.30	271,529	230,357	17.87	10,749	3,853	178.98	182,679	-6.38	42.80	42.20
255	Commonwealth National Bank, Harrisburg, Pa.	463,270	455,386	1.73	57,020	138,280	-58.76	92,574	0	.....	313,676	-1.08	40.80	40.70
256	First City Texas-Dallas	463,028	466,986	-0.85	143,618	177,642	-19.15	0	0	.....	319,410	10.39	26.30	26.70
257	Marine Bank, Warren, Pa.	460,035	438,225	4.98	189,075	170,036	11.20	41,981	35,373	18.68	228,979	-1.65	53.20	54.90
258	Bank of Boston Connecticut, Waterbury	459,407	543,757	-15.51	255,870	289,900	-11.74	147,191	157,247	-6.40	56,346	-41.68	29.60	26.60
259	Sun Bank of Tampa Bay, Tampa, Fla.	454,261	456,492	-0.49	225,246	204,914	9.92	14,026	14,619	-4.06	214,989	-9.27	50.60	48.90
260	Provident Bank of Maryland, Baltimore	450,485	525,873	-14.34	219,661	249,279	-11.88	40,033	34,440	16.24	190,791	-21.21	54.00	57.60
261	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	447,224	505,497	-11.53	248,935	235,039	5.91	26,635	23,046	15.57	171,654	-30.62	27.20	29.60
262	Norwest Bank Nebraska NA, Omaha	446,726	492,341	-9.26	155,140	119,577	29.74	3,538	3,473	1.87	288,048	-22	48.80	50.40
263	Gainer Bank NA, Gary, Ind.	440,569	348,109	26.56	157,946	122,643	28.79	8,728	5,070	72.15	[illegible]	24.27	58.00	53.40
264	Commonwealth Bank & Trust Co. NA, Williamsport, pa.	439,448	403,721	8.85	261,582	183,308	42.70	16,816	10,109	66.35	161,050	-23.42	59.00	55.90
265	Casco Northern Bank NA, Portland, Me.	439,005	509,044	-13.76	254,047	267,446	-5.01	30,738	32,007	-3.96	154,220	-26.42	36.70	36.80
266	Valley Bank of Nevada, Las Vegas	437,382	395,433	10.61	45,249	56,837	-20.39	110,859	78,275	41.63	281,274	8.05	22.90	22.10
267	First National Bank, Albuquerque, N.M.	436,759	388,334	12.47	150,652	106,159	41.91	43,956	46,221	-4.90	242,151	2.83	52.00	48.00
268	First American Bank NA, Washington, D.C.	434,227	401,484	8.16	198,666	181,832	9.26	53,608	52,228	2.64	181,953	8.68	44.00	34.60
269	LaSalle National Bank, Chicago	433,709	348,881	24.31	48,700	54,081	-9.95	93,679	72,647	28.95	291,330	31.14	14.50	13.60
270	Amboy-Madison National Bank, Old Bridge Twp., N.J.	430,968	413,140	4.32	316,262	281,564	12.32	103,974	103,274	0.68	10,732	-62.08	78.40	76.70
271	Norstar Bank, Hempstead, N.Y.	428,301	515,374	-16.90	101,834	119,249	-14.60	56,497	45,865	23.18	269,970	-22.92	23.50	30.40
272	Bank IV Wichita NA, Kan.	420,473	356,481	17.95	123,087	124,295	-0.97	8,643	9,513	-9.15	288,743	29.67	47.80	40.20
273	Barnett Bank of Manatee County NA, Bradenton, Fla.	417,723	405,708	2.96	238,083	207,508	14.73	10,269	7,264	41.37	169,371	-11.29	69.20	69.80
274	National Bank & Trust Co., Norwich, N.Y.	416,724	378,159	10.20	198,253	136,980	44.73	20,563	17,351	18.51	197,908	-11.58	79.50	71.20
275	Ohio Citizens Bank, Toledo	416,076	473,317	-12.09	138,341	135,335	2.22	40,947	37,241	9.95	236,788	-21.27	50.20	52.80
276	First National Bank, Dayton, Ohio	413,158	405,272	1.95	157,212	175,835	-10.59	29,748	15,848	87.71	226,198	5.9	47.70	50.00
277	Chase Bank of Arizona, Phoenix	413,088	368,430	12.12	261,240	300,871	-13.17	48,961	27,885	75.58	102,887	159.33	76.50	80.10
278	Bankers Trust Co., New York	413,000	348,330	18.57	52,000	40,373	28.80	0	0	.....	361,000	17.22	2.10	1.70
279	First American Bank of New York	412,820	446,346	-7.51	188,768	193,587	-2.49	26,684	16,671	60.06	197,368	-16.4	42.20	44.30
280	Summit Bank, Fort Wayne, Ind.	411,457	428,166	-3.90	147,416	135,410	8.87	47,246	45,254	4.40	216,795	-12.41	36.10	35.90
281	American Security Bank NA, Washington, D.C.	409,347	606,677	-32.53	219,691	267,615	-17.91	57,659	47,200	22.16	131,997	-54.77	11.60	14.60
282	Westamerica Bank NA, San Rafael, Calif.	406,423	391,639	3.77	120,580	121,801	-1.00	81,968	74,326	10.28	203,875	4.28	48.00	41.60
283	Marquette Bank Minneapolis NA	406,397	401,145	1.31	210,527	216,578	-2.79	52,005	48,925	6.30	143,865	6.06	35.90	42.00
284	Colorado National Bank, Denver	404,940	371,295	9.06	42,192	29,537	42.84	2,480	3,138	-20.97	360,268	6.39	43.10	41.90
285	First-Citizens Bank & Trust Co., Columbia, S.C.	402,080	338,878	18.65	152,659	114,832	32.94	29,891	24,588	21.57	219,530	10.05	62.00	59.80
286	Sunburst Bank, Grenada, Miss.	401,961	407,939	-1.47	223,256	206,341	8.20	18,187	15,477	17.51	160,518	-13.76	43.30	45.10
287	First Valley Bank, Bethlehem, Pa.	400,597	213,640	87.51	89,487	58,271	53.57	213,805	51,297	316.80	97,305	-6.5	42.70	31.40
288	Fleet Bank-New Hampshire, Nashua	399,557	497,310	-19.66	121,454	26,330	361.28	78,727	87,472	-10.00	199,376	-48.01	33.80	33.90
289	Citizens Commercial & Savings Bank, Flint, Mich.	399,174	403,739	-1.13	205,265	202,292	1.47	16,701	13,690	21.99	177,208	-5.62	52.50	55.70
290	Primerica Bank, Newark, Del.	398,786	382,138	4.36	0	0	.....	450	455	-1.10	398,336	4.36	100.00	100.00
291	Central Trust Co. of Northeastern Ohio NA, Canton	395,542	371,536	6.46	48,473	54,543	-11.13	28,577	26,595	7.45	318,492	9.67	51.90	52.10
292	Barnett Bank of Volusia Cty. DeLand, Fla.	394,378	299,333	31.75	232,860	150,785	54.43	11,003	3,364	31.55	150,515	7.37	57.30	49.40
293	San Diego Trust & Saving Bank, Calif.	392,808	373,714	5.13	149,62[illegible]	139,725	7.09	71,960	59,626	20.69	171,302	-1.76	48.10	49.30
294	Barnett Bank of Lee Cty. NA, Fort Meyers, Fla.	390,898	344,218	13.56	242,0[illegible]2	210,954	14.72	12,972	12,255	5.85	135,924	12.33	54.20	56.40
295	Dominion Bank of Middle Tennessee, Nashville	390,072	346,017	12.73	147,328	[illegible]	27.10	54,879	45,506	20.60	187,865	1.77	36.30	31.80
296	Monogram Bank USA, Cincinnati	388,142	404,623	-4.07	0	0	.....	0	0	.....	388,142	-4.07	100.00	100.00
297	Gary-Wheaton Bank NA, Wheaton, Ill.	384,800	354,068	8.68	33,808	36,223	-6.67	81,681	61,606	32.59	269,311	5.1	54.20	59.80
298	Bank One Youngstown NA, Ohio	376,643	330,752	13.87	94,[illegible]	102,793	-7.60	39,[illegible]74	14,689	170.46	241,982	13.46	59.40	49.50
299	First of America Bank-Michigan NA, Kalamazoo	375,138	365,577	2.62	146,[illegible]	132,391	10.93	13,274	9,750	36.14	215,004	-3.77	45.40	47.20
300	American National Bank & Trust Co., Chattanooga, Tenn.	374,359	398,457	-6.05	118,549	137,[illegible]	-13.87	24,915	18,988	31.21	230,895	-4.52	50.80	49.40
	Totals for the Top 300 Banks§ ($ Bil.)	$514.9	$480.5	+ 7.2	$198.7	$[illegible]	+14.7%	$43.1	$36.2	+19.0%	$281.1	+ 8.8%	36.0*	34.0*

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory *Report of Condition* filed by all federally-insured commercial banks. ADP restates the 1989 on a pro forma basis for mergers in 1990. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and other consumer loans. **1-4 Family Mortgage loans** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. (Schedule RC-C, Column B-Domestic Offices, item 1.c.(2).) **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (Schedule RC-C, Column B, item 1.c.(1).) **All other consumer loans** are loans to individuals for household, family, and other personal expenditures. Included in this category are credit card loans and other consumer loans. **Credit card loans** include all extentions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. (Schedule RC-C, Column A-Consolidated Bank, item 6a.) **Other consumer loans** include single payment, installment, and student loans. (Schedule RC-C, Column A, item 6b.) **Consumer loans % of total loans** is the ratio of total consumer loans to total loans. **Total loans** are Loans and leases, net of unearned income. (RC-Balance Sheet, item 4.a.) (*)— A weighted average calculated by summing the total consumer loans at the top 300 banks and dividing by their total loans. (§)— The 1989 totals are for the top 300 banks in 1990.

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Top 300 Banks in Lending to the Consumer

Listed georgraphically in order of consumer loans within states (dollar amounts in thousands)

Rank 12/90		Total Consumer Loans 12/31/90	Consumer Real Estate Loans 12/31/90	Consumer Real Est. as a % of Total
	ALABAMA			
53	First Alabama Bank, Montgomery	2,067,501	1,061,808	51.35
57	AmSouth Bank Birmingham NA	1,960,475	916,565	46.75
94	Central Bank of the South, Birmingham	1,389,721	627,489	45.15
211	SouthTrust Bank of Alabama NA, Birmingham	605,369	171,152	28.27
254	Colonial Bank, Huntsville	464,957	282,278	60.71
	ARIZONA			
37	Valley National Bank, Phoenix	2,743,614	1,044,508	38.07
63	First Interstate Bank of Arizona NA, Phoenix	1,851,847	459,229	24.80
156	Security Pacific Bank Arizona, Phoenix	866,216	253,204	29.23
170	Citibank Arizona, Phoenix	814,101	713,100	87.59
238	Security Pacific Bank NA, Tempe	519,251	129	0.02
277	Chase Bank of Arizona, Phoenix	413,088	310,201	75.09
	CALIFORNIA			
1	Bank of America NT&SA, San Francisco	34,251,000	21,802,000	63.65
3	Wells Fargo Bank NA, San Francisco	19,556,145	14,476,548	74.03
4	Security Pacific National Bank, Los Angeles	16,524,039	13,651,311	82.61
12	First Interstate Bank of California, Los Angeles	5,940,211	3,256,032	54.81
24	Union Bank, San Francisco	3,862,657	2,523,790	65.34
100	Sanwa Bank California, San Francisco	1,288,408	805,471	62.52
120	Bank of California NA, San Francisco	1,143,630	961,880	84.11
121	Bank of the West, Walnut Creek	1,136,630	414,061	36.43
141	Household Bank NA, Salinas	972,743	0	0.00
167	City National Bank, Beverly Hills	816,242	290,017	35.53
210	American General Financial Center Trust Co., Mountain View	606,948	339,874	56.00
282	Westamerica Bank NA, San Rafael	406,423	202,548	49.84
293	San Diego Trust & Saving Bank	392,888	221,586	56.40
	COLORADO			
226	Central Bank Denver NA	566,017	34,058	6.02
245	United Bank of Denver NA	502,078	212,141	42.25
284	Colorado National Bank, Denver	404,940	44,672	11.03
	CONNECTICUT			
34	Connecticut National Bank, Hartford	2,972,854	2,303,389	77.48
106	Connecticut Bank & Trust Co. NA, Hartford	1,250,633	964,810	77.15
137	Union Trust Co., Stamford	990,919	704,931	71.14
206	Fleet Bank of Connecticut, Hartford	642,401	452,718	70.47
256	Bank of Boston Connecticut, Waterbury	459,407	403,061	87.74
	DELAWARE			
6	Chase Manhattan Bank (USA) NA, Wilmington	10,504,014	105,329	1.00
8	American Express Centurion Bank, Newark	6,983,292	2,167	0.03
9	Greenwood Trust Co., Newcastle	6,401,736	2,014	0.03
21	Bank of New York (Delaware), Wilmington	4,150,390	0	0.00
27	FCC National Bank, Wilmington	3,583,660	0	0.00
44	MBNA America Bank, NA, Newark	2,469,845	0	0.00
83	Chemical Bank Delaware, Wilmington	1,506,779	0	0.00
93	Wilmington Trust Co.	1,406,628	935,240	66.49
117	First USA Bank, wilmington	1,158,285	0	0.00
123	Mellon Bank Delaware NA, wilmington	1,134,109	102,917	9.07
136	CoreStates Bank of Delaware NA, Wilmington	992,322	0	0.00
150	Colonial National Bank USA, Wilmington	918,719	128,584	14.00
182	Nations Bank NA, Dover	748,423	0	0.00
186	Bank of Delaware, Wilmington	737,426	313,199	42.47
194	Delaware Trust Co., Wilmington	688,164	230,659	33.52
200	First Omni Bank NA, Millsboro	660,541	1,112	0.17
205	PNC National Bank, Wilmington	646,916	73,893	11.42
216	J.C. Penney National Bank, Harrington	586,039	36,495	6.23
220	Barclays Bank of Delaware NA, Wilmington	578,228	0	0.00
290	Primerica Bank, Newark	398,786	450	0.11
	DISTRICT OF COLUMBIA			
113	Riggs National Bank	1,181,393	947,102	80.17
268	First American Bank NA	434,227	252,274	58.10
281	American Security Bank NA	409,347	277,350	67.75
	FLORIDA			
14	First Union National Bank, Jacksonville	5,620,881	3,942,281	70.14
19	Southeast Bank NA, Miami	4,293,198	2,448,523	57.03
35	NCNB National Bank of Florida, Tampa	2,891,872	1,079,629	37.33
46	Barnett Bank of South Florida NA, Miami	2,340,332	1,306,400	55.82
60	Citizens & Southern National Bank, Fort Lauderdale	1,897,248	921,061	48.55
67	First Florida Bank NA, Tampa	1,715,181	709,800	41.38
84	Barnett Bank of Pinellas Cty., St. Petersburg	1,483,461	1,005,274	67.31
86	Barnett Bank of Central Fla. NA, Orlando	1,471,158	332,233	22.58
115	Barnett Bank of Palm Beach Cty., West Palm Beach	1,174,569	648,498	55.21
119	Sun Bank NA, Orlando	1,149,499	426,080	37.07
125	Barnett Bank of Southwest Fla., Sarasota	1,115,884	902,859	80.91
160	Barnett Bank of Jacksonville NA	854,189	351,295	41.13
178	Sun Bank South Florida NA, Fort Lauderdale	769,244	496,747	64.58
212	Citibank Florida NA, Dania	603,695	515,079	85.32
214	Barnett Bank of Tampa NA	597,939	307,190	51.37
223	Barnett Bank of Pasco County, Holiday	573,780	319,660	55.71
237	Sun Bank/Miami NA	520,909	238,636	45.81
247	Barnett Bank of Polk County, Lakeland	494,101	301,328	60.99
258	Sun Bank of Tampa Bay, Tampa	454,261	239,272	52.67
273	Barnett Bank of Manatee County, NA, Bradenton	417,723	248,352	59.45
292	Barnett Bank of Volusia Cty. DeLand	394,378	243,863	61.83
294	Barnett Bank of Lee Cty. NA, Fort Myers	390,898	254,974	65.23
	GEORGIA			
36	Citizens & Southern National Bank, Atlanta	2,799,736	1,024,579	36.60
41	Wachovia Bank of Georgia NA, Atlanta	2,658,792	927,964	34.90
99	First Union National Bank, Atlanta	1,358,327	600,419	44.20
154	Monogram Credit Card Bank, Roswell	892,273	0	0.00
157	Trust Company Bank, Atlanta	860,825	322,909	37.51
176	Bank South NA, Atlanta	778,704	366,051	47.01
255	NCNB National Bank, Atlanta	481,487	5,079	1.05
	HAWAII			
65	Bank of Hawaii, Honolulu	1,760,797	1,070,501	60.80
132	First Hawaiian Bank, Honolulu	1,048,792	554,627	52.88
	IDAHO			
138	First Security Bank Idaho NA, Boise	990,582	443,939	44.82
203	West One Bank Idaho, NA, Boise	651,351	164,579	25.27
	ILLINOIS			
73	Harris Trust & Savings Bank, Chicago	1,613,018	536,478	33.26
145	Northern Trust Co., Chicago	949,730	810,056	85.29
165	First National Bank, Chicago	824,191	546,198	66.27
229	Continental Bank NA, Chicago	551,000	219,000	39.75
227	LaSalle Northwest National Bank, Chicago	562,260	82,359	14.65
269	LaSalle National Bank, Chicago	433,709	142,379	32.83
297	Gary-Wheaton Bank NA, Wheaton	384,800	115,489	30.01
	INDIANA			
96	INB National Bank, Indianapolis	1,373,639	504,537	36.73
135	Bank One, Indianapolis, NA	1,001,394	301,091	30.07
180	Merchants National Bank & Trust Co., Indianapolis	762,983	161,600	21.18
263	Gainer Bank NA, Gary	440,569	166,674	37.83
280	Summit Bank, Fort Wayne	411,457	194,662	47.31
	IOWA			
183	Norwest Bank Iowa NA, Des Moines	748,099	131,495	17.58
	KANSAS			
272	Bank IV Wichita NA	420,473	131,730	31.33
	KENTUCKY			
134	Liberty National Bank & Trust Co., Louisville	1,022,775	189,336	18.51
139	Citizens Fidelity Bank & Trust Co., Louisville	990,235	348,605	35.20
196	First National Bank, Louisville	684,981	287,665	42.00
	LOUISIANA			
62	Hibernia National Bank, New Orleans	1,887,075	1,224,293	64.88
148	Premier Bank NA, Baton Rouge	937,810	363,712	38.78
172	First National Bank of Commerce, New Orleans	799,888	174,472	21.81
	MAINE			
198	Key Bank Maine, Augusta	674,690	252,010	37.35
242	Fleet Bank of Maine, Portland	508,594	307,145	60.39
265	Casco Northern Bank NA, Portland	439,005	284,785	64.87
	MARYLAND			
31	Citibank (Maryland) NA, Towson	3,325,552	62,800	1.89
51	Maryland National Bank, Baltimore	2,080,603	1,057,658	50.83
71	Bank of Baltimore	1,636,628	948,138	57.93
88	First National Bank of Maryland, Baltimore	1,463,137	1,087,937	74.36
126	Sovran Bank Maryland, Bethesda	1,112,348	500,084	44.96
151	Chase Bank of Maryland, Baltimore	912,903	717,727	78.62
158	Citizens Bank of Maryland, Laurel	856,718	116,168	13.56
217	Signet Bank Maryland, Baltimore	583,370	175,832	30.14
260	Provident Bank of Maryland, Baltimore	450,485	259,694	57.65
	MASSACHUSETTS			
16	Boston Safe Deposit and Trust Co.	4,588,994	4,208,763	91.71
50	Bank of New England NA, Boston	2,118,494	1,418,213	66.94
58	Shawmut Bank NA, Boston	1,930,647	1,140,698	59.08
80	BayBank Middlesex, Burlington	1,531,712	942,355	61.52
89	First National Bank, Boston	1,453,274	877,972	60.41
116	BayBank South, Dedham	1,171,109	727,956	62.16
152	Massachusetts Co. inc., Boston	909,117	789,295	86.82
	MICHIGAN			
25	NBD Bank, NA, Detroit	3,651,805	1,674,532	45.85
33	Comerica Bank-Detroit	3,033,982	1,240,722	40.89
97	Manufacturers National Bank, Detroit	1,366,496	874,262	63.98
102	Michigan National Bank, Farmington Hills	1,272,578	898,099	70.57
130	First of America Bank-SE Michigan NA, Detroit	1,066,709	379,125	35.54
168	Security Bank & Trust Co., Southgate	814,322	202,842	24.91
218	Old Kent Bank & Trust Co., Grand Rapids	582,920	298,700	51.24
232	First America Bank-Mid Michigan NA, Bay City	536,673	253,838	47.30
289	Citizens Commercial & Savings Bank, Flint	399,174	221,966	55.61
299	First of America Bank-Michigan NA, Kalamazoo	375,138	160,134	42.69
	MINNESOTA			
40	Norwest Bank Minnesota NA, Minneapolis	2,672,766	1,674,236	62.64
52	First Bank NA, Minneapolis	2,073,133	962,832	46.44
283	Marquette Bank Minneapolis NA	406,397	262,532	64.60
	MISSISSIPPI			
153	Deposit Guaranty National Bank, Jackson	904,000	339,662	37.57
173	Trustmark National Bank, Jackson	788,744	355,270	45.04
236	Bank of Mississippi, Tupelo	522,415	194,893	37.31
286	Sunburst Bank, Grenada	401,961	241,443	60.07
	MISSOURI			
76	Boatmen's National Bank, St. Louis	1,575,747	1,027,299	65.19
95	Mercantile Bank of St. Louis NA, Clayton	1,379,910	814,441	59.02
189	Boatmen's First National Bank, Kansas City	726,653	352,752	48.54
191	Commerce Bank of St. Louis NA, Clayton	695,393	340,473	48.96
	NEBRASKA			
187	First National Bank, Omaha	732,751	61,854	8.44
262	Norwest Bank Nebraska NA, Omaha	446,726	158,678	35.52
	NEVADA			
15	Citibank (Nevada) NA, Las Vegas	4,688,763	75,398	1.61
143	First Interstate Bank of Nevada NA, Reno	965,419	419,626	43.47
266	Valley Bank of Nevada, Las Vegas	437,382	156,108	35.69
	NEW HAMPSHIRE			
101	First Deposit National Bank, Tilton	1,282,211	94,419	7.36
288	Fleet Bank-New Hampshire, Nashua	399,557	200,181	50.10
	NEW JERSEY			
49	First Fidelity Bank NA, Newark	2,258,621	1,427,955	63.22
54	Chemical Bank New Jersey NA, Morristown	2,051,060	1,153,693	56.25
104	National Westminster Bank NJ, Jersey City	1,265,865	735,739	58.12
108	Midlantic National Bank, Newark	1,217,792	499,209	40.99
110	National Community Bank, Rutherford	1,192,748	986,122	82.68
111	First Fidelity Bank NA, S. Jersey, Burlington Twp.	1,192,225	390,252	32.73
140	Midlantic National Bank /North, West Paterson	981,045	373,709	38.09
144	New Jersey National Bank, Pennington	962,473	460,119	47.81
147	First Fidelity Bank NA/North Jersey, Totowa	940,832	682,519	72.54
149	United Jersey Bank, Hackensack	924,358	612,403	66.25
193	Valley National Bank, Passaic	693,561	285,808	41.21
197	United Jersey Bank/Central NA, Princeton	675,392	481,707	71.32
199	Citizens First National Bank, Ridgewood	669,446	483,272	72.19
219	Summit Trust Co.	580,562	444,446	76.55
252	National State Bank, Elizabeth	470,201	409,030	86.99
270	Amboy-Madison National Bank, Old Bridge Twp.	430,968	420,236	97.51

Data Sources: Data were provided by ADP BISG Data Services, New York from its data base of the Federal Regulatory report of condition (RC). ADP adjusts the 1989 data for mergers occurring in 1990. Total Consumer Loans are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and all other consumer loans (such as auto loans, home improvement loans, and student loans). Consumer real estate loans are the sum of 1-4 family mortgage loans and home equity loans. Consumer Real Est. as a % of total is all consumer loans secured by real estate as a percentage of total consumer loans.

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Top 300 Banks in Lending to the Consumer

Listed georgraphically in order of consumer loans within states (dollar amounts in thousands)

Rank 12/90		Total Consumer Loans 12/31/90	Consumer Real Estate Loans 12/31/90	Consumer Real Est. as a % of Total
	NEW MEXICO			
267	First National Bank, Albuquerque	436,759	194,608	44.56
	NEW YORK			
2	Citibank NA, New York	28,184,000	9,998,000	35.47
5	Chase Manhattan Bank NA, New York	12,564,717	8,741,532	69.57
10	Chemical Bank, New York	6,267,000	3,734,090	59.58
11	Marine Midland Bank NA, Buffalo	5,986,437	1,834,268	30.64
13	Manufacturers Hanover Trust Co., New York	5,694,000	635,000	11.15
20	Bank of New York	4,289,315	2,509,339	58.50
23	Citibank (New York State), Perinton	4,030,827	1,182,682	29.34
47	Chase Lincoln First Bank NA, Rochester	2,318,844	1,155,954	49.85
61	Key Bank of Eastern NY NA, Albany	1,891,061	899,116	47.55
66	Manufacturers & Traders Trust Co., Buffalo	1,715,595	1,268,258	73.93
92	National Westminster Bank USA, New York	1,437,467	379,289	26.39
112	Norstar Bank of Upstate NY, Albany	1,189,754	502,910	42.27
127	Key Bank of Western NY NA, Buffalo	1,104,488	428,898	38.83
129	Key Bank Central NY NA, Syracuse	1,079,282	376,404	34.88
159	Morgan Guaranty Trust Co., New York	856,632	47,237	5.51
162	Norstar Bank NA, Buffalo	841,851	391,485	46.50
171	European American Bank, New York	805,941	416,470	51.67
184	Barclays Bank of New York NA	744,511	555,392	74.60
240	United States Trust Co., New York	511,751	324,162	63.34
271	Norstar Bank, Hempstead	428,301	158,331	36.97
274	National Bank & Trust Co., Norwich	416,724	218,816	52.51
278	Bankers Trust Co., New York	413,000	52,000	12.59
279	First American Bank of New York	412,820	215,452	52.19
	NORTH CAROLINA			
22	First Union National Bank, Charlotte	4,034,550	3,104,950	76.96
26	Wachovia Bank of North Carolina NA, Winston-Salem	3,602,164	1,638,499	45.49
39	NCNB National Bank of N.C., Charlotte	2,688,278	2,166,869	80.60
77	First-Citizens Bank & Trust Co., Raleigh	1,571,189	870,214	55.39
155	Branch Banking & Trust Co., Wilson	876,853	512,418	58.44
190	United Carolina Bank, Whiteville	708,940	352,272	49.69
201	Central Carolina Bank & Trust Co., Durham	657,390	382,237	58.14
213	Southern National Bank, Lumberton	600,299	326,222	54.34
233	Centura Bank, Rocky Mount	531,181	271,545	51.12
	OHIO			
43	Huntington National Bank, Columbus	2,495,202	772,196	30.95
45	Society National Bank, Cleveland	2,371,981	909,334	38.34
48	Ameritrust Co. NA, Cleveland	2,274,625	877,376	38.57
64	Bank One Columbus NA	1,837,834	328,102	17.85
68	BancOhio National Bank, Columbus	1,694,669	369,450	21.80
90	National City Bank, Cleveland	1,448,424	539,668	37.26
118	Bank One Dayton NA	1,149,585	197,860	17.21
128	Central Trust Co. NA, Cincinnati	1,099,772	434,390	39.50
131	Fifth Third Bank, Cincinnati	1,064,999	323,719	30.40
146	Society Bank NA, Dayton	943,516	470,229	49.84
174	Star Bank NA, Cincinnati	787,221	331,831	42.15
192	Society Bank & Trust Co., Toledo	695,334	221,697	31.88
204	Bank One, Cleveland, NA	650,329	97,920	15.06
209	World Financial Network National Bank, Whitehall	632,367	0	0.00
221	First National Bank of Ohio, Akron	574,919	290,764	50.57
226	National City Bank, Akron	563,429	195,266	34.66
230	Bank One, Akron, NA	548,414	136,521	24.89
239	Fifth Third Bank Toledo NA	515,985	136,035	26.36
253	Chase Bank of Ohio, Columbus	465,917	454,938	97.64
275	Ohio Citizens Bank, Toledo	416,076	179,288	43.09
276	First National Bank, Dayton	413,158	186,960	45.25
291	Central Trust Co. of Northeastern Ohio NA, Canton	395,542	77,050	19.48
296	Monogram Bank USA, Cincinnati	388,142	0	0.00
298	Bank One Youngstown NA	376,643	134,651	35.75
	OREGON			
59	United States National Bank, Portland	1,918,936	639,964	33.35
78	First Interstate Bank of Oregon NA, Portland	1,569,226	474,580	30.24
244	Security Pacific Bank Oregon, Portland	506,709	177,305	34.99
249	Key Bank of Oregon, Portland	483,854	196,573	40.63
	PENNSYLVANIA			
32	Pittsburgh National Bank	3,230,521	887,935	27.49
38	Meridian Bank, Reading	2,732,776	1,424,703	52.13
56	Mellon Bank (East) PSFS NA, Philadelphia	2,005,152	1,588,441	79.22
70	Mellon Bank NA, Pittsburgh	1,637,592	729,140	44.53
85	Hamilton Bank, Lancaster	1,474,459	321,951	21.84
99	Fidelity Bank NA, Philadelphia	1,311,934	740,557	56.45
	PENNSYLVANIA (Continued)			
105	CoreStates Bank NA, Philadelphia	1,259,681	660,726	52.45
107	Provident National Bank, Philadelphia	1,218,577	479,680	39.36
142	Equibank, Pittsburgh	966,166	637,706	66.00
161	Northeastern Bank of Pennsylvania, Wilkes-Barre	842,852	421,274	49.98
177	Union National Bank, Pittsburgh	772,009	285,791	37.02
185	First Eastern Bank NA, Wilkes-Barre	738,188	505,942	68.54
208	Merchants Bank NA, Allentown	633,744	370,246	58.42
222	First Seneca Bank, Butler	574,312	289,795	50.46
231	United Penn Bank, Wilkes-Barre	538,174	320,975	59.64
234	Dauphin Deposit Bank & Trust Co., Harrisburg	530,810	335,537	63.21
246	Continental Bank, Norristown	501,337	293,717	58.59
251	Pennbank, Warren	475,382	238,438	50.16
255	Commonwealth National Bank, Harrisburg	463,270	149,594	32.29
257	Marine Bank, Warren	460,035	231,056	50.23
264	Commonwealth Bank & Trust Co. NA, Williamsport	439,446	278,388	63.35
287	First Valley Bank, Bethlehem	400,597	303,282	75.71
	PUERTO RICO			
30	Banco Popular de Puerto Rico, San Juan	3,395,570	827,816	24.38
114	Banco de Ponce	1,175,665	442,706	37.66
179	Banco Santander Puerto Rico, San Juan	767,880	518,907	67.58
	RHODE ISLAND			
122	Fleet National Bank, Providence	1,135,053	643,263	56.67
181	Rhode Island Hospital Trust National Bank, Providence	749,955	517,728	69.03
	SOUTH CAROLINA			
72	South Carolina National Bank, Columbia	1,620,764	799,429	49.32
75	NCNB National Bank of South Carolina, Columbia	1,598,083	528,581	33.08
133	Citizens & Southern National Bank, Columbia	1,032,080	486,189	47.11
241	First Union National Bank, Greenville	511,568	267,437	52.28
285	First-Citizens Bank & Trust Co., Columbia	402,080	182,560	45.40
	SOUTH DAKOTA			
7	Citibank (South Dakota) NA, Sioux Falls	8,220,231	331	0.00
164	Norwest Bank South Dakota NA, Sioux Falls	825,532	102,215	12.38
	TENNESSEE			
79	First American National Bank, Nashville	1,556,123	697,951	44.85
82	First Tennessee Bank NA, Memphis	1,521,253	476,958	31.36
87	Sovran Bank/Central South, Nashville	1,470,662	610,584	41.52
215	Union Planters National Bank, Memphis	569,926	284,526	49.23
228	Third National Bank, Nashville	556,131	257,745	46.35
295	Dominion Bank of Middle Tennessee, Nashville	380,072	202,207	51.84
300	American National Bank & Trust Co., Chattanooga	374,359	143,464	38.32
	TEXAS			
18	NCNB Texas National Bank, Dallas	4,418,376	2,051,222	46.42
29	Bank One Texas NA, Dallas	3,410,102	1,790,541	52.51
165	First Interstate Bank of Texas NA, Houston	818,679	457,116	55.84
195	First City Texas-Houston NA	687,549	244,285	35.53
202	Team Bank, Fort Worth	654,377	356,121	54.42
235	Texas Commerce Bank NA, Houston	529,693	179,655	33.92
256	First City Texas-Dallas	463,028	143,618	31.02
	UTAH			
109	First Security Bank of Utah NA, Salt Lake City	1,195,494	634,977	53.11
188	Zions First National Bank, Salt Lake City	727,780	214,112	29.42
	VIRGINIA			
28	Sovran Bank NA, Richmond	3,561,579	1,073,124	30.13
42	Crestar Bank, Richmond	2,598,983	816,586	31.42
55	Dominion Bank NA, Roanoke	2,045,342	1,024,040	50.07
69	Central Fidelity Bank, Richmond	1,664,894	664,173	39.90
81	Signet Bank/Virginia, Richmond	1,523,086	629,627	41.34
103	First Virginia Bank, Manassas	1,267,647	562,918	44.41
175	First American Bank of Virginia, McLean	784,502	427,764	54.53
248	Jefferson National Bank, Charlottesville	486,109	319,745	65.78
	VERMONT			
243	Chittenden Trust Co., Burlington	506,871	384,309	75.82
	WASHINGTON			
17	Seattle-First National Bank	4,485,361	1,892,509	42.19
74	Security Pacific Bank Washington NA, Seattle	1,604,210	1,035,634	64.56
91	U.S. Bank of Washington NA, Seattle	1,439,105	674,306	46.86
124	First Interstate Bank of Washington NA, Seattle	1,120,233	356,447	31.82
166	Puget Sound National Bank, Tacoma	814,787	246,125	30.21
224	Key Bank of Puget Sound, Seattle	572,072	139,486	24.38
	WISCONSIN			
163	First Wisconsin National Bank, Milwaukee	826,453	217,630	26.33
207	Bank One, Milwaukee NA	635,600	216,828	34.11
261	M&I Marshall & Ilsley Bank, Milwaukee	447,224	275,570	61.62

Data Sources: Data were provided by **ADP BISG Data Services**, New York from its data base of the Federal Regulatory report of condition (RC). ADP adjusts the 1989 data for mergers occurring in 1990. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and all other consumer loans (such as auto loans, home improvement loans, and student loans). **Consumer real estate loans** are the sum of 1-4 family mortgage loans and home equity loans. **Consumer Real Est. as a % of total** is all consumer loans secured by real estate as a percentage of total consumer loans.

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Top 10 Banks' Home Equity Loan Performance

The noncurrent home equity loans of the 10 largest banks in home equity lending on March 31, 1991 (dollar amounts in thousands)

Rank 3/91		Home Equity Loans 3/31/91	Noncurrent Home Eq. Loans 3/31/91	Noncurrent as a % of Total 3/31/91
1	Wells Fargo Bank NA, San Francisco	2,934,456	3,770	0.13
2	Bank of America NT&SA, San Francisco	2,893,000	1,000	0.03
3	Security Pacific National Bank, Los Angeles	1,941,000	0	0.00
4	Citibank NA, New York	1,567,000	39,000	2.49
5	First Interstate Bank of California, Los Angeles	965,682	1,061	0.11

Rank 3/91		Home Equity Loans 12/31/91	Noncurrent Home Eq. Loans 12/31/91	Noncurrent as a % of Total 12/31/91
6	Chase Manhattan Bank NA, New York	868,157	813	0.09
7	Marine Midland Bank NA, Buffalo, N.Y.	699,862	6,434	0.92
8	First Fidelity Bank NA, Newark, N.J.	601,386	18,685	3.11
9	Maryland National Bank, Baltimore	511,290	1,229	0.24
10	NCNB National Bank of N.C., Charlotte	487,432	2,379	0.49
	Totals for the Top 10 Banks	**13,469,267**	**74,371**	**0.56**
	Totals for All Banks	**62,933,000[1]**	**472,000[2]**	**0.75[1]**

Data Source: The banks' federal regulatory reports of condition. Bridge banks operated by the FDIC are excluded. **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (Schedule RC-C, Column B, item 1 c (1).) **Noncurrent Home Equity Loans** are home equity loans 90 or more days past due or on a nonaccrual basis (Schedule RC-N, memoranda item 3 c (1), Column B plus Column C). ([1])— Preliminary data from the **Federal Deposit Insurance Corp.**, Washington, D.C. ([2])— Estimated by American Banker from FDIC data.

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Top 200 Banks in Home Equity Loans

As of December 31, 1990, compared with December 31, 1989 (dollar amounts in millions)

Rank 12/90		Home Equity Loans 12/31/90	Home Equity Loans 12/31/89	Percent Change
1	Wells Fargo Bank NA, San Francisco	2,823	1,948	44.96
2	Bank of America NT&SA, San Francisco	2,728	1,825	49.48
3	Security Pacific National Bank, Los Angeles	1,863	1,323	40.84
4	Citibank NA, New York	1,578	1,532	3.00
5	First Interstate Bank of California, Los Angeles	937	564	65.99
6	Chase Manhattan Bank NA, New York	866	724	19.57
7	Marine Midland Bank NA, Buffalo, N.Y.	697	622	12.00
8	Bank of New England NA, Boston	657	695	-5.46
9	First Fidelity Bank NA, Newark, N.J.	602	690	-12.82
10	Connecticut Bank & Trust Co. NA, Hartford	567	578	-1.90
11	First Union National Bank, Charlotte, N.C.	494	379	30.31
12	NCNB National Bank of N.C., Charlotte	493	475	3.63
13	Maryland National Bank, Baltimore	491	314	56.36
14	Bank of New York	445	444	0.36
15	Union Bank, San Francisco	442	360	22.72
16	Valley National Bank, Phoenix, Ariz.	433	377	14.68
17	Chemical Bank, New York	419	342	22.51
18	Shawmut Bank NA, Boston	417	872	-52.15
19	Chemical Bank New Jersey NA, Morristown	391	358	9.50
20	Pittsburgh National Bank	390	254	53.40
21	First Union National Bank, Jacksonville, Fla.	379	228	66.13
22	BayBank Middlesex, Burlington, Mass.	363	349	4.03
23	Signet Bank/Virginia, Richmond	345	327	5.52
24	BayBank South, Dedham, Mass.	338	236	43.54
25	First National Bank of Maryland, Baltimore	335	269	24.81
26	Barclays Bank of New York NA	335	323	3.56
27	National Westminster Bank NJ, Jersey City, N.J.	332	388	-14.34
28	Connecticut National Bank, Hartford	330	823	-59.96
29	Comerica Bank-Detroit	329	236	39.15
30	Manufacturers & Traders Trust Co., Buffalo, N.Y.	321	52	512.02
31	Crestar Bank, Richmond	316	267	18.36
32	Wachovia Bank of North Carolina NA, Winston-Salem	303	275	10.00
33	Society National Bank, Cleveland	295	269	9.66
34	Fleet National Bank, Providence, R.I.	294	276	6.45
35	Huntington National Bank, Columbus, Ohio	285	274	4.08
36	Citizens & Southern National Bank, Atlanta	283	238	18.76
37	First Bank NA, Minneapolis	282	243	15.73
38	Bank of Hawaii, Honolulu	279	219	27.22
39	First National Bank, Boston	279	279	-0.23
40	Riggs National Bank, Washington D.C.	277	258	7.50
41	Dominion Bank NA, Roanoke, Va.	277	256	7.96
42	Massachusetts Co. inc., Boston	260	155	67.55
43	Southeast Bank NA, Miami	256	214	19.74
44	Union Trust Co., Stamford, Conn.	252	247	1.95
45	First Fidelity Bank NA/North Jersey, Totowa	248	230	7.69
46	First-Citizens Bank & Trust Co., Raleigh, N.C.	238	192	23.80
47	Sovran Bank NA, Richmond	236	175	34.82
48	Manufacturers Hanover Trust Co., New York	232	210	10.48
49	Key Bank of Eastern NY NA, Albany	218	161	35.23
50	Citibank (New York State), Perinton	218	144	50.96
51	Ameritrust Co. NA, Cleveland	216	92	135.85
52	First Valley Bank, Bethlehem, Pa.	214	51	316.80
53	United Jersey Bank, Hackensack, N.J.	214	248	-13.96
54	Bank of California NA, San Francisco	212	130	63.77
55	Norstar Bank of Upstate NY, Albany	207	181	14.44
56	Sovran Bank Maryland, Bethesda	203	171	18.63
57	National Community Bank, Rutherford, N.J.	198	184	7.60
58	Chase Bank of Maryland, Baltimore	196	189	3.99
59	United Jersey Bank/Central NA, Princeton	196	156	25.26
60	New Jersey National Bank, , Pennington	191	201	-4.79
61	South Carolina National Bank, Columbia	190	164	16.03
62	AmSouth Bank Birmingham NA, Ala.	189	151	25.03
63	Fidelity Bank NA, Philadelphia	189	162	16.40
64	CoreStates Bank NA, Philadelphia	186	75	149.04
65	Fleet Bank of Connecticut, Hartford	185	162	14.60
66	Midlantic National Bank /North, West Paterson, N.J.	185	188	-1.31
67	Wachovia Bank of Georgia NA, Atlanta	178	149	19.34
68	Bank of Baltimore	177	85	109.17
69	Norwest Bank Minnesota NA, Minneapolis	172	107	61.01
70	NBD Bank, NA, Detroit	170	170	-0.08
71	Michigan National Bank, Farmington Hills	169	98	72.29
72	Meridian Bank, Reading, Pa.	168	146	14.99
73	Boatmen's National Bank, St. Louis	167	149	11.85
74	Citizens & Southern National Bank, Fort Lauderdale, Fla	166	136	21.61
75	Rhode Island Hospital Trust National Bank, Providence	165	153	7.92
76	Bank One Columbus NA, Ohio	165	63	161.34
77	Chase Lincoln First Bank NA, Rochester, N.Y.	165	139	18.16
78	Signet Bank Maryland, Baltimore	164	140	16.64
79	Midlantic National Bank, Newark, N.J.	162	428	-62.02
80	Boston Safe Deposit and Trust Co.	159	165	-3.88
81	City National Bank, Beverly Hills	157	107	46.70
82	Norstar Bank NA, Buffalo, N.Y.	157	133	17.93
83	Citizens & Southern National Bank, Columbia, S.C.	157	145	8.60
84	National City Bank, Cleveland	155	119	30.21
85	Northern Trust Co., Chicago	148	117	26.50
86	Bank of Boston Connecticut, Waterbury	147	157	-6.40
87	Central Fidelity Bank, Richmond	145	102	41.65
88	NCNB National Bank of South Carolina, Columbia	144	125	14.44
89	Citizens First National Bank, Ridgewood, N.J.	143	140	2.06
90	First Fidelity Bank NA, S. Jersey, Burlington Twp., N.J	142	127	12.03
91	First Tennessee Bank NA, Memphis	142	127	12.24
92	Merrill Lynch Bank & Trust Co., Plainsboro Twp., N.J.	139	114	22.83
93	Mellon Bank NA, Pittsburgh	139	81	71.67
94	Manufacturers National Bank, Detroit	139	125	11.41
95	First American National Bank, Nashville	132	127	4.02
96	Delaware Trust Co., Wilmington	132	130	1.56
97	Mercantile Bank of St. Louis NA, Clayton	131	120	9.14
98	First Hawaiian Bank, Honolulu	131	85	54.49
99	First Alabama Bank, Montgomery	129	116	11.06
100	Citibank Arizona, Phoenix	128	102	26.22
	Totals for the Top 100 Banks[1]	**34,823**	**28,300**	**23.05**

Rank 12/90		Home Equity Loans 12/31/90	Home Equity Loans 12/31/89	Percent Change
101	Mellon Bank (East) PSFS NA, Philadelphia	127	35	267.40
102	First Virginia Bank, Manassas	126	114	10.63
103	First Chicago Bank, Mount Prospect, Ill.	125	116	7.65
104	NCNB National Bank of Florida, Tampa	124	89	39.56
105	Wilmington Trust Co., Del.	124	102	20.90
106	Southern National Bank, Lumberton, N.C.	118	105	12.42
107	Fleet Bank of Maine, Portland	118	100	17.64
108	National State Bank, Elizabeth, N.J.	116	106	9.11
109	Central Trust Co. NA, Cincinnati	116	109	6.12
110	National Westminster Bank USA, New York	115	108	6.76
111	Trustco Bank New York, Schenectady	114	80	41.41
112	Valley Bank of Nevada, Las Vegas	111	78	41.63
113	Key Bank of Western NY NA, Buffalo	109	36	199.54
114	Central Carolina Bank & Trust Co., Durham, N.C.	108	95	13.18
115	Central Bank of the South, Birmingham, Ala.	108	88	23.05
116	United Jersey Bank/South, NA, Cherry Hill, N.J.	107	74	44.06
117	First American Bank of Maryland, Silver Spring	106	44	140.66
118	Key Bank Central NY NA, Syracuse	106	58	83.10
119	Chase Manhattan Bank (USA) NA, Wilmington, Del.	105	28	275.84
120	Amboy-Madison National Bank, Old Bridge Twp., N.J.	104	103	0.68
121	Landmark Bank, Clayton, Mo.	102	19	452.33
122	Harris Trust & Savings Bank, Chicago	99	84	17.73
123	Society Bank NA, Dayton, Ohio	99	76	30.25
124	LaSalle National Bank, Chicago	94	73	28.96
125	Continental Bank NA, Chicago	93	81	14.14
126	First American Bank of Virginia, McLean	93	85	9.23
127	Commonwealth National Bank, Harrisburg, Pa.	93	0	
128	Security Pacific Bank Washington NA, Seattle	91	53	74.09
129	First Deposit National Bank, Tilton, N.H.	89	11	680.86
130	First Union National Bank, Atlanta	86	73	16.86
131	Bank South NA, Atlanta	85	83	2.54
132	Maine National Bank, Portland	85	77	10.06
133	Branch Banking & Trust Co., Wilson, N.C.	84	57	48.03
134	Central Jersey Bank & Trust Co., Freehold Twp., N.J.	84	79	6.10
135	Mark Twain Bank, Ladue, Mo.	83	60	38.87
136	Bank One, Akron, NA, Ohio	83	55	51.91
137	Key Bank Maine, Augusta	83	53	56.51
138	Trust Company Bank, Atlanta	82	69	19.24
139	Sun Bank NA, Orlando, Fla.	82	81	1.80
140	Westamerica Bank NA, San Rafael, Calif.	82	74	10.28
141	United Carolina Bank, Whiteville, N.C.	82	68	19.73
142	Gary-Wheaton Bank NA, Wheaton, Ill.	82	62	32.59
143	Bucks County Bank & Trust Co., Perkasie, Pa.	82	81	0.35
144	Security Pacific Bank Arizona, Phoenix	81	79	2.74
145	Bank of Delaware, Wilmington	81	69	16.74
146	Barnett Bank of South Florida NA, Miami	81	80	0.94
147	Prudential Bank & Trust Co., Atlanta	80	62	30.38
148	Commerce Bank of St. Louis NA, Clayton, Mo.	80	73	8.26
149	Bank One, Milford, NA, Ohio	80	39	105.46
150	Summit Trust Co., N.J.	79	73	9.11
151	Fleet Bank-New Hampshire, Nashua	79	87	-10.00
152	Mid American Bank & Trust Co., Louisville, Ky.	78	66	13.40
153	Chittenden Trust Co., Burlington, Ver.	77	57	35.54
154	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	77	65	18.01
155	First Interstate Bank of Oregon NA, Portland	74	61	22.91
156	United Jersey Bank/Mid State, Hazlet Township, N.J.	74	55	35.87
157	Star Bank NA, Cincinnati	74	70	6.12
158	PNC National Bank, Wilmington, Del.	74	63	17.80
159	Centura Bank, Rocky Mount, N.C.	74	0	
160	United Counties Trust Co., Cranford, N.J.	73	69	6.11
161	Valley National Bank, Passaic, N.J.	72	61	17.69
162	San Diego Trust & Saving Bank, Calif.	72	60	20.69
163	BancOhio National Bank, Columbus	72	65	10.57
164	Sovran Bank/Central South, Nashville	71	84	-14.65
165	SouthTrust Bank of Alabama NA, Birmingham	71	58	23.13
166	First Interstate Bank of Hawaii, Honolulu	71	52	36.33
167	First Chicago Bank Oak Park, Ill.	70	58	21.39
168	National Bank of Commerce, Memphis, Tenn.	70	48	45.30
169	Dominion Bank of Greater Hampton Roads, NA, Norfolk, Va.	70	65	6.98
170	Bank One Dayton NA, Ohio	68	50	35.80
171	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	67	59	13.52
172	Hazleton National Bank, Nuremberg, Pa.	63	16	297.65
173	Zions First National Bank, Salt Lake City	63	53	17.58
174	United Jersey Bank/Northwest, Dover, N.J.	63	51	23.56
175	Bank of the West, Walnut Creek, Calif.	61	55	11.51
176	Valley Bank & Trust Co., Salt Lake City, Utah	61	51	20.15
177	Sanwa Bank California, San Francisco	61	33	81.97
178	National City Bank, Akron, Ohio	60	56	7.64
179	First Interstate Bank of Nevada NA, Reno	60	51	17.39
180	Security Bank & Trust Co., Southgate, Mich.	59	40	47.62
181	Provident Bank, Cincinnati	59	46	28.66
182	BayBank Boston NA	58	58	1.15
183	American Security Bank NA, Washington, D.C.	58	47	22.16
184	Merchants Bank NA, Allentown, Pa.	57	52	11.58
185	Rockland Trust Co., Mass.	57	53	8.93
186	Equibank, Pittsburgh	57	48	20.27
187	Norstar Bank, Hempstead, N.Y.	56	46	23.18
188	Security Pacific State Bank, Irvine, Calif.	56	35	62.45
189	Bank One, Indianapolis, NA	55	41	34.72
190	Dominion Bank of Middle Tennessee, Nashville	55	46	20.60
191	First National Bank, Louisville, Ky.	54	46	17.70
192	Fifth Third Bank, Cincinnati	54	44	22.16
193	First American Bank NA, Washington, D.C.	54	52	2.64
194	Bank One, Milwaukee NA, Wis.	53	27	96.33
195	Gary-Wheaton Bank of Fox Valley, NA, Aurora, Ill.	53	19	176.58
196	Third National Bank, Nashville, Tenn.	53	48	9.85
197	Atlantic Bank of New York	52	48	8.45
198	Marquette Bank Minneapolis NA	52	49	6.30
199	First National Bank, Chicago	51	163	-68.64
200	National Bank of Boyertown, Pa.	51	50	2.03
	Totals for the Top 200 Banks[1]	**$42,864**	**$35,223**	**21.69**
	Totals for All FDIC-Insured Banks	**$61,389**	**$50,886**	**20.63**

Data Sources: ADP BISG Data Services, New York, from its data base of the federal regulatory *Report of Condition* filed by all federally-insured commercial banks. ADP restates the 1989 on a pro forma basis for mergers in 1990. Data for all federally insured banks provided by the **Federal Deposit Insurance Corp.**, Washington, D.C. **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (Schedule RC-C, Column B, item 1.c.(1).) (¹)— The 1989 totals are for the top 100 and top 200 banks of 1989, respectively.

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Banks Make Gains in Mortgages

Banks will soon overtake thrifts as the largest mortgage investors

By Phil Roosevelt

The thrift industry's reign as king of the mortgage world is coming to an end.

A year and a half ago, commercial banks topped savings and loans in monthly production of home loans for the first time.

Now, an *American Banker* survey has found, banks are poised to surpass S&Ls in another key measure of market share: total holdings of home mortgages and mortgage securities.

Craving the relative safety of such assets, U.S. banks increased their holdings by 11% in the six months through September, to $527.4 billion, regulatory filings show.

At the same time, S&Ls – still reeling from the 1989 bailout law – saw their holdings of mortgage assets fall by 6%, to $645.2 billion.

If such rates of change persist, as many experts expect, banks will pass thrifts some time in the second quarter of this year, underscoring a profound upheaval in home finance.

"I wouldn't say banks are the dominant lenders yet, but I don't think there's any question about the trend," said mortgage-securities pioneer Lewis S. Ranieri. "Banks are overtaking thrifts, and the trend is likely to continue."

Some Originations Sold

The rise of banks in mortgages is hardly a surprise. The number of thrifts is shrinking dramatically, and banks have quickly seized the opportunity. In originations, they have been carrying out a blitz for a few years and now write 39% of all mortgages, versus 30% for thrifts.

Some of the biggest banks in the field sell the bulk of their originations on the secondary market – and then earn fees by funneling monthly payments from homeowners to investors. But almost all banks hold at least a portion of their new loans in their portfolios.

In addition, the industry has become a big buyer of securities backed by mortgages and of collateralized mortgage obligations, or CMOs – multiclass instruments backed by basic mortgage securities. By purchasing such securities, banks reap higher yields than Treasuries afford, and indirectly provide home buyers with mortgage money.

Just as the biggest thrifts hail from populous California, so do the biggest banks in total mortgage investments.

BankAmerica Corp.'s Bank of America unit heads the list with holdings of $22.7 billion, or 24% of its total assets. Next come Security Pacific National Bank and Wells Fargo & Co.

All three have made their mark in holdings of actual loans, rather than in securities purchased from dealers. The hefty loan portfolios reflect big pushes in originations, which in turn are part of broader strategic plans in consumer banking.

Along the way, these banks have started some new trends in the basic design of mortgages. Wells, for example, was a pioneer of mortgages that carry fixed rates for five or seven years and then become adjustable.

The loans, which carry lower rates than traditional fixed-rate models but more payment certainty than standard adjustables, swept the market last year.

A Popular Innovation

Security Pacific and Bank of America, meanwhile, have unleashed adjustables that are pegged to the yields of certificates of deposits. The standard benchmarks are Treasury yields and thrifts' costs of funds, but the banks find CD adjustables a better match with their liabilities.

Thrifts still concentrate on mortgage investments far more heavily than even the most active banks. On average, mortgage investments make up more than 55% of thrifts' total assets, against 16% for banks.

In addition, the thrift industry is still ahead of banks in holdings of actual mortgages, with $467.7 billion to banks' $331.4 billion. Thrifts also hold an edge in mortgage-backed securities, with $155.8 billion, versus $148.2 billion for banks.

But banks have been showing sizable gains in these two types of assets, while the thrift industry has posted declines. And banks already top thrifts in holdings of CMOs – $47.7 billion against $21.6 billion for thrifts.

"It's very likely that over the next year or so, the thrifts will settle into being the second-largest holders of mortgage assets," said Michael Wilson, deputy director of research, U.S. League of Savings Institutions. ☐

Top 100 Banks in Mortgage-Backed Security Holdings

Includes government and privately issued securities held on Sept. 30, 1990, compared with Sept. 30, 1989 (dollar amounts in thousands)

Rank		Mortgage-Backed Securities			Market Value of MBS as % of Book Value		Total Assets	Total Securities	MBS/Assets		MBS/Securities		Total Securities/Assets	
9/30/90		9/30/90	9/30/89	% Chg.	9/30/90	9/30/89	9/30/90	9/30/90	9/30/90	9/30/89	9/30/90	9/30/89	9/30/90	9/30/89
1	Bank of America NT&SA, San Francisco	4,420,000	4,738,000	-6.71	98.53	98.97	94,127,001	6,547,000	4.70	5.59	67.51	67.43	6.96	8.29
2	Chemical Bank, New York	4,061,000	3,876,000	4.77	97.78	97.63	51,195,000	8,164,000	7.93	7.85	49.74	47.50	15.95	16.53
3	NBD Bank NA, Detroit	3,662,955	2,944,399	24.40	99.75	100.67	20,343,024	5,522,440	18.01	15.70	66.33	57.08	27.15	27.51
4	Pittsburgh National Bank	3,467,332	3,873,269	-10.48	97.22	97.64	17,411,245	6,627,443	19.91	24.26	52.32	81.76	38.06	29.67
5	Morgan Guaranty Trust Co., New York	3,100,169	1,732,103	78.98	98.76	101.14	75,051,649	17,424,109	4.13	2.66	17.79	11.45	23.22	23.21
6	NCNB Texas National Bank, Dallas	2,671,338	2,130,812	25.37	99.51	99.88	35,606,501	9,710,041	7.50	7.23	27.51	37.47	27.27	19.30
7	Mellon Bank (East) PSFS NA, Philadelphia†	2,479,068	121,200	1,945.44	98.29	98.95	9,260,925	3,096,296	26.77	2.74	80.07	29.19	33.43	9.39
8	NCNB National Bank of North Carolina, Charlotte	2,195,858	1,561,424	40.63	97.89	99.52	20,793,316	4,081,964	10.56	8.60	53.79	44.48	19.63	19.34
9	Manufacturers Hanover Trust Co., New York	2,091,000	965,000	116.68	99.95	99.69	58,783,000	8,574,000	3.56	1.75	24.39	14.52	14.59	12.08
10	Signet Bank/Virginia, Richmond	1,842,243	2,171,696	-15.17	98.81	99.31	8,255,359	2,345,248	22.32	24.97	78.55	84.29	28.41	29.63
11	Texas Commerce Bank NA, Houston	1,538,504	821,250	87.34	97.05	98.43	9,180,648	1,956,284	16.76	7.68	78.64	40.53	21.31	18.96
12	Connecticut National Bank, Hartford	1,457,979	1,434,456	1.64	98.80	98.98	11,693,750	1,883,889	12.47	11.21	77.39	60.92	16.11	18.40
13	Manufacturers National Bank, Detroit	1,386,064	883,311	56.92	101.04	101.46	9,287,301	1,709,009	14.92	10.67	81.10	72.76	18.40	14.66
14	NCNB National Bank of Florida, Tampa	1,313,942	1,167,916	12.50	98.11	100.03	12,652,452	3,920,350	10.38	11.12	33.52	49.97	30.98	22.24
15	First Union National Bank, Charlotte, N.C.	1,310,506	1,690,355	-22.47	96.34	96.37	17,218,938	3,958,845	7.61	9.40	33.10	37.41	22.99	25.14
16	Crestar Bank, Richmond†	1,272,004	166,408	664.39	99.85	99.66	11,468,076	2,013,831	11.09	1.65	63.16	12.09	17.56	13.68
17	Marine Midland Bank NA, Buffalo, N.Y.	1,251,658	714,040	75.29	97.75	97.98	20,923,556	1,716,532	5.98	3.00	72.92	64.76	8.20	4.63
18	Sovran Bank NA, Richmond	1,247,191	1,331,915	-6.36	100.36	100.56	14,665,057	2,925,926	8.50	10.04	42.63	54.54	19.95	18.40
19	Bank of New England NA, Boston[1]★	1,177,425	510,288	130.74	98.23	97.81	13,172,522	1,959,897	8.94	2.63	60.08	29.42	14.88	8.93
20	Republic National Bank, New York	1,135,609	277,048	309.90	98.72	96.91	22,339,051	4,398,342	5.08	1.30	25.82	9.36	19.69	13.87
21	Bank One Texas NA, Dallas	1,119,177	511,998	118.59	98.81	96.72	13,574,679	2,607,736	8.24	4.05	42.92	29.72	19.21	13.63
22	Bankers Trust Co., New York	1,103,000	352,039	213.32	99.18	98.96	59,937,000	4,843,000	1.84	0.70	22.78	9.29	8.08	7.53
23	First Union National Bank, Jacksonville, Fla.★	1,074,802	1,843,360	-41.69	95.41	93.77	16,231,005	2,188,578	6.62	11.18	49.11	61.98	13.48	18.04
24	Central Fidelity Bank, Richmond	1,035,571	551,857	87.65	99.52	97.87	5,624,910	1,533,416	18.41	10.89	67.53	66.45	27.26	16.40
25	Hibernia National Bank, New Orleans	1,024,128	892,843	14.70	98.26	98.04	6,820,403	1,397,946	15.02	14.46	73.26	73.77	20.50	19.60
26	Dominion Bank NA, Roanoke, Va.	1,001,123	526,281	90.23	98.10	97.28	4,965,688	1,128,565	20.16	12.22	88.71	79.25	22.73	15.42
27	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	993,569	570,561	74.14	97.91	98.79	5,601,192	1,580,245	17.74	10.42	62.87	42.53	28.21	24.51
28	Wells Fargo Bank NA, San Francisco	965,255	2,182,052	-55.76	97.07	97.73	48,520,543	1,421,958	1.99	4.64	67.88	73.91	2.93	6.28
29	Citibank NA, New York	930,000	374,000	148.66	98.17	98.40	164,413,000	10,739,000	0.57	0.24	8.66	3.74	6.53	6.31
30	Maryland National Bank, Baltimore★	909,120	1,082,468	-16.01	97.44	96.40	14,990,278	2,562,117	6.06	7.41	35.48	45.82	17.09	16.18
31	Southeast Bank NA, Miami	897,051	527,103	70.19	97.18	98.68	14,301,441	2,080,316	6.27	3.67	43.12	26.70	14.55	13.73
32	Shawmut Bank NA, Boston	876,736	901,565	-2.75	98.95	99.69	10,184,823	1,270,465	8.61	8.10	69.01	48.49	12.47	16.71
33	AmSouth Bank NA, Birmingham, Ala.	842,625	490,854	71.67	97.41	98.38	7,471,343	1,749,807	11.28	6.80	48.16	28.26	23.42	24.07
34	Norwest Bank Iowa NA, Des Moines†★	837,692	589,018	42.22	100.51	100.47	3,098,494	975,247	27.04	21.86	85.90	77.65	31.47	28.16
35	First Fidelity Bank NA, Newark, N.J.	832,025	977,366	-14.87	96.46	97.03	11,344,320	2,955,214	7.33	8.27	28.15	34.70	26.05	23.84
36	Citizens & Southern National Bank, Atlanta	814,296	683,568	19.12	98.13	98.57	12,420,041	2,252,078	6.56	5.53	36.16	30.65	18.13	18.04
37	Huntington National Bank, Columbus, Ohio	795,953	527,509	50.89	97.46	98.58	8,813,554	1,919,130	9.03	6.21	41.48	25.39	21.77	24.46
38	Fleet National Bank, Providence, R.I.	789,994	365,812	115.96	97.58	95.63	10,314,968	1,277,916	7.66	4.36	61.82	38.57	12.39	11.31
39	Bank South NA, Atlanta	768,799	414,490	85.48	98.25	98.91	4,244,593	1,072,843	18.11	10.25	71.66	50.87	25.28	20.15
40	First National Bank of Maryland, Baltimore	757,043	513,801	47.34	99.16	98.68	6,553,521	1,277,817	11.55	8.20	59.25	49.05	19.50	16.72
41	Mellon Bank NA, Pittsburgh	753,408	1,571,086	-52.05	96.86	98.02	16,797,687	2,197,996	4.49	6.96	34.28	53.14	13.09	13.10
42	Chase Manhattan Bank NA, New York	726,176	533,388	36.14	99.58	99.66	83,028,965	5,407,817	0.87	0.64	13.43	7.51	6.51	8.59
43	Premier Bank NA, Baton Rouge, La.	676,851	792,486	-14.59	97.70	96.94	3,929,852	1,190,950	17.22	18.94	56.83	68.28	30.31	27.74
44	First Interstate Bank NA, Houston	673,529	783,481	-14.03	96.93	96.73	5,352,369	896,554	12.58	12.62	75.12	70.57	16.75	17.88
45	Frost National Bank, San Antonio, Tex.	647,814	706,544	-8.31	99.67	99.24	2,459,243	1,013,483	26.34	26.65	63.92	66.25	41.21	40.23
46	Michigan National Bank, Farmington Hills	635,620	830,419	-23.46	99.53	99.90	9,777,811	1,731,189	6.50	8.72	36.72	43.78	17.71	19.92
47	Central Bank of the South, Birmingham, Ala.	615,215	457,917	34.35	99.72	99.24	4,432,104	1,131,633	13.88	10.72	54.37	41.46	25.53	25.86
48	Connecticut Bank & Trust Co. NA, Hartford[1]	612,055	245,873	148.93	98.38	98.26	7,710,611	926,219	7.94	2.48	66.08	20.74	12.01	11.97
49	First Tennessee Bank NA, Memphis	608,065	480,013	26.68	99.02	99.35	6,229,900	1,300,933	9.76	7.94	46.74	41.48	20.88	19.15
50	Norwest Bank Minnesota NA, Minneapolis	594,549	1,589,325	-62.59	98.85	99.55	8,248,304	1,005,365	7.21	17.40	59.14	72.18	12.19	24.11
51	First City Texas-Houston NA	568,484	512,546	10.91	98.11	99.13	7,280,035	925,173	7.81	7.35	61.45	54.60	12.71	13.45
52	Norwest Bank South Dakota NA, Sioux Falls	563,675	430,305	30.99	100.50	100.25	2,197,946	678,335	25.65	21.46	83.10	74.56	30.86	28.78
53	Citizens & Southern National Bank, Fort Lauderdale, Fla.	535,065	540,925	-1.08	96.04	96.93	6,032,174	1,690,827	8.87	9.00	31.65	38.91	28.03	23.13
54	First Union National Bank, Atlanta	525,115	519,178	1.14	96.04	96.07	4,730,853	658,048	11.10	11.92	79.80	69.92	13.91	17.05
55	Exchange National Bank, Chicago	521,127	579,999	-10.15	100.24	101.48	3,342,812	1,065,948	15.59	20.15	48.89	63.97	31.89	31.50
56	Bank of Baltimore	507,680	702,298	-27.71	95.40	96.41	3,349,824	829,740	15.16	21.09	61.19	76.85	24.77	27.44
57	Comerica Bank-Detroit	494,185	851,468	-41.96	[illegible]	100.26	10,615,673	1,957,121	4.66	8.87	25.25	42.39	18.44	20.92
58	International Bank of Commerce, Laredo, Tex.	489,376	374,508	30.67	[illegible]	99.49	1,312,464	524,049	37.29	42.46	93.38	87.73	39.93	48.40
59	Wachovia Bank & Trust Co., Winston-Salem, N.C.	486,351	488,017	-0.34	97.24	98.17	15,796,660	2,352,731	3.08	3.26	20.67	22.56	14.89	14.44
60	United States National Bank, Portland, Ore.	480,950	435,909	10.33	98.01	99.92	10,983,832	1,355,994	4.38	4.44	35.47	33.80	12.35	13.14
61	Team Bank, Fort Worth, Tex.†★	479,672	136,879	250.44	99.12	95.37	4,686,229	1,375,900	10.24	3.21	34.86	23.88	29.36	13.42
62	First National Bank, Atlanta	473,997	280,762	68.83	100.03	100.95	8,449,350	1,383,601	5.61	3.44	34.26	21.99	16.38	15.62
63	Society National Bank, Cleveland†★	467,332	188,657	147.72	97.34	100.69	7,956,193	1,604,261	5.87	2.49	29.13	14.19	20.16	17.58
64	Boatmen's National Bank, St. Louis†★	457,230	149,542	205.75	98.21	97.68	7,993,031	1,963,557	5.72	1.90	23.29	10.00	24.57	19.04
65	Valley National Bank, Phoenix, Ariz.	441,137	215,680	104.53	97.75	99.82	9,274,306	1,638,261	4.76	2.33	26.93	18.40	17.66	12.65
66	First Interstate Bank Oregon NA, Portland	411,521	325,438	26.45	97.02	95.89	6,003,817	963,588	6.85	5.18	42.71	23.72	16.05	21.85
67	Amalgamated Bank of New York†	401,376	0	....	99.62	....	1,526,508	1,179,899	26.29	0.00	34.02	0.00	77.29	52.03
68	South Carolina National Bank, Charleston	397,428	399,041	-0.40	99.61	99.57	6,535,538	1,286,398	6.08	6.76	30.89	49.04	19.68	13.79
69	Marine Bank, Warren, Pa.	395,262	451,194	-12.40	98.39	98.15	1,843,775	880,804	21.44	25.78	44.88	52.23	47.77	49.37
70	First Bank NA, Minneapolis	388,433	450,380	-13.75	100.62	100.56	11,518,321	1,393,490	3.37	3.39	27.87	24.76	12.10	13.67
71	Bank of Hawaii, Honolulu	386,277	286,135	35.00	99.99	100.23	9,062,066	1,784,278	4.26	3.93	21.65	23.85	19.69	16.48
72	Provident National Bank, Philadelphia†	370,645	89	416,355	97.41	94.38	8,327,719	1,479,401	4.45	0.00	25.05	0.01	17.76	14.40
73	Manufacturers & Traders Trust Co., Buffalo, N.Y.	366,789	295,000	24.34	100.16	99.72	5,635,898	475,240	6.51	7.35	77.18	51.58	8.43	14.25
74	Barnett Bank of Pinellas County, St. Petersburg, Fla.	343,560	313,496	9.59	96.49	95.87	2,965,763	566,399	11.58	13.43	60.66	72.65	19.10	18.48
75	Signet Bank/Maryland, Baltimore	338,934	395,910	-14.39	99.01	98.78	3,567,394	399,933	9.50	10.53	84.75	85.78	11.21	12.27
76	UJB/Hackensack, N.J.	330,997	451,122	-26.63	97.67	97.29	6,248,518	1,204,416	5.30	7.61	27.48	40.83	19.28	18.65
77	Norwest Bank North Dakota NA, Fargo	327,242	231,079	41.61	100.38	99.94	964,913	372,333	33.91	23.83	87.89	73.42	38.59	32.46
78	Security Pacific National Bank, Los Angeles★†	326,444	197,793	65.04	96.34	99.34	58,460,656	1,685,997	0.56	0.34	19.36	9.47	2.88	3.63
79	Norstar Bank NA, Buffalo, N.Y.†	325,366	104,611	211.02	97.60	97.14	4,161,338	888,042	7.82	2.69	36.64	14.93	21.34	18.04
80	First Fidelity Bank North Jersey NA, Totowa, N.J.	320,433	351,344	-8.80	97.69	98.11	2,827,412	937,030	11.33	14.63	34.20	44.54	33.14	32.85
81	SouthTrust Bank of Alabama NA, Birmingham	311,269	328,400	-5.22	99.02	100.17	3,769,528	971,389	8.26	9.81	32.04	40.99	25.77	23.93
82	Chemical Bank New Jersey NA, Morristown	309,392	307,943	0.47	98.02	97.52	4,869,641	504,788	6.35	6.81	61.29	50.86	10.37	13.39
83	Sovran Bank/Maryland, Bethesda	304,282	447,170	-31.95	98.52	99.77	4,350,690	1,212,813	6.99	10.73	25.09	42.22	27.88	25.41
84	Central Trust Co. NA, Cincinnati	302,224	195,803	54.35	97.42	95.16	3,762,294	638,892	8.03	5.27	47.30	30.43	16.98	17.31
85	Morgan Bank Delaware, Wilmington	301,951	367,321	-17.80	99.34	100.12	5,179,866	862,742	5.83	8.12	35.00	60.65	16.66	13.40
86	Fidelity Bank NA, Philadelphia	299,624	859,309	-65.13	97.47	97.88	9,225,795	1,979,410	3.25	9.35	15.14	50.01	21.46	18.69
87	Deposit Guaranty National Bank, Jackson, Miss.	290,152	180,940	60.36	100.37	99.82	3,766,593	819,901	7.70	5.05	35.39	27.94	21.77	18.07
88	American Security Bank NA, Washington, D.C.	284,055	297,352	-4.47	98.57	98.54	5,905,003	975,678	4.81	5.37	29.11	30.60	16.52	17.57
89	Branch Banking & Trust Co., Wilson, N.C.†	279,433	120,385	132.12	98.43	97.62	4,613,582	1,098,487	6.06	2.70	25.44	10.86	23.81	24.90
90	United States Trust Co., New York†	278,092	131,668	111.21	98.54	99.91	2,233,377	820,428	12.45	5.58	33.90	15.77	36.73	35.37
91	NCNB National Bank South Carolina, Columbia	276,268	240,948	14.66	98.05	100.85	4,939,394	1,019,464	5.59	5.63	27.10	26.97	20.64	20.89
92	First American Bank, McLean, Va.	265,972	207,917	27.92	96.65	95.93	3,714,850	780,879	7.16	5.45	34.06	22.84	21.02	23.88
93	Key Bank of Western New York NA, Jamestown	264,223	308,565	-14.37	98.59	98.59	3,763,658	458,400	7.02	26.09	57.64	73.84	12.18	35.33
94	First Interstate Bank Nevada NA, Reno	261,551	326,924	-20.00	97.77	98.74	3,812,377	857,300	6.86	9.00	30.51	30.73	22.49	29.29
95	Continental Bank NA, Chicago	257,152	266,461	-3.49	98.75	99.41	25,859,126	1,436,740	0.99	0.84	17.90	11.90	5.56	7.08
96	BayBank Middlesex, Burlington, Mass.†	255,145	0	....	100.92	....	4,503,804	724,697	5.67	0.00	35.21	0.00	16.09	6.47
97	Key Bank Central New York NA, Syracuse	252,913	221,118	14.38	97.46	97.60	2,640,[illegible]09	565,528	9.58	9.16	45.53	40.36	21.04	22.71
98	City National Bank, Miami†	249,537	194,840	28.07	99.60	100.08	724,559	328,163	34.44	29.18	76.04	75.48	45.29	38.67
99	Citytrust, Bridgeport, Conn.†	247,394	59,018	319.18	96.91	94.14	2,219,455	338,814	11.15	2.28	73.02	19.19	15.27	11.86
100	San Diego Trust & Savings Bank, Calif.	245,551	239,798	2.40	99.62	101.27	1,580,782	485,082	15.53	17.14	50.62	56.10	30.69	30.56
	Totals for the Top 100[2]	$86.5 Bil.	$71.9 Bil.	20.17%										
	Totals for All Banks[3]	$148.2 Bil.	$120.8 Bil.	22.72%										

Data source: ADP Data Services Division, New York, from its data base of federally insured commercial banks. ADP restates the Sept. 30, 1989 data for subsequent mergers. **Mortgage-Backed Securities** are the book value of all of bank's holdings of U.S. government and private certificates of participation in pools of residential mortgages. Mortgage securities held in a bank's trading accounts are excluded. **Government Mortgage-Backed Securities** are the book value of all holdings of certificates of participation in pools of residential mortgages that are U.S. government-issued or -guaranteed. Included are certificates of participation in pools of residential mortgages issued or guaranteed by the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), and the Federal Home Loan Mortgage Corp. (FHLMC). **Private Mortgage-Backed Securities** are the book value of all holdings of certificates of participation in pools of residential mortgages that are issued by others (e.g. other depository institutions or insurance companies) that are not guaranteed by the U.S. government. **Market Value of MBS as % of Book Value** is the market value of mortgage-backed securities expressed as a percentage of book value. **Total assets** are total assets of the bank, including domestic and foreign offices. **Total Securities** are the book value of securities of all types held as assets by the bank. **MBS/Assets** is mortgage backed securities expressed as a percentage of total assets. **MBS/Securities** is mortgage backed securities expressed as a percentage of total securities. **Securities/Assets** is total securities expressed as a percentage of total assets. (★)— The 1989 data have been restated for merger. (†)— New to the listing of top 100 banks in mortgage-backed securities holdings. (1)— A subsidiary of Bank of New England Corp., Boston, it was ceased by the federal regulators on Jan. 6, 1991. (2)— The 1989 total is for the top 100 banks in 1990. (3)— Data are from the **Federal Deposit Insurance Corp.,** Washington, D.C.

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Top 100 Banks in Collateralized Mortgage Obligation Holdings

Holdings of CMOs, including REMICS, issued by the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation

(September 30, 1990 compared with March 31, 1990; dollar amounts in thousands)

Rank		CMOs			GOVT MBS		CMOs + MBS		Total Sec.		Total Assets		CMOs/Total Sec.		(CMOs + MBS)/ Total Sec.	
9/30	NAME OF BANK, CITY, STATE	9/30/90	3/31/90	% Chg	9/30/90	% Chg	9/30/90	% Chg	9/30/90	% Chg	9/30/90	% Chg	9/30/90	3/31/90	9/30/90	3/31/90
1	Pittsburgh National Bank	2,443,045	2,015,770	21.20	3,467,332	-6.52	5,910,377	3.24	6,627,443	-1.99	17,411,245	0.32	36.86	29.81	89.18	84.66
2	NCNB Texas National Bank, Dallas†	1,817,730	0	....	2,671,338	15.20	4,489,068	93.59	9,710,041	65.94	35,606,501	17.05	18.72	0.00	46.23	39.63
3	Manufacturers Hanover Trust Co., New York	1,512,000	1,173,000	28.90	2,091,000	68.90	3,603,000	49.44	8,574,000	24.48	58,783,000	9.38	17.63	17.02	42.02	35.00
4	Morgan Guaranty Trust Co., New York	1,363,026	1,104,428	23.41	3,100,169	0.64	4,463,195	6.65	17,424,109	3.91	75,051,649	6.12	7.82	6.59	25.62	24.98
5	Chemical Bank, New York	948,000	869,000	9.09	4,061,000	4.40	5,009,000	5.25	8,164,000	8.36	51,195,000	4.78	11.61	11.53	61.35	63.17
6	First American National Bank, Nashville, Tenn.	843,736	863,211	-2.26	161,921	-7.09	1,005,657	-3.07	1,487,624	-10.60	6,612,383	-6.12	56.72	51.88	67.60	62.35
7	First Fidelity Bank NA, Newark, N.J.	745,532	832,482	-10.44	832,025	-10.22	1,577,557	-10.33	2,955,214	-0.65	11,344,320	-5.78	25.23	27.99	53.38	59.14
8	Bank One Texas NA, Dallas	731,538	559,828	30.67	1,040,225	21.94	1,771,763	25.40	2,607,736	-9.96	13,574,679	-2.45	28.05	19.33	67.94	48.79
9	Provident National Bank, Philadelphia	728,151	647,476	12.46	370,645	-1.36	1,098,796	7.38	1,479,401	-7.87	8,327,719	-1.45	49.22	40.32	74.27	63.73
10	Maryland National Bank, Baltimore★	656,984	652,955	0.62	909,120	-1.88	1,566,104	-0.85	2,562,117	5.96	14,990,278	-1.19	25.64	27.01	61.13	65.33
11	National City Bank, Cleveland	628,049	678,554	-7.44	37,068	40.11	665,117	-5.66	1,537,030	-15.97	7,472,707	2.73	40.86	37.10	43.27	38.54
12	Sovran Bank NA, Richmond	608,110	523,728	16.11	1,247,191	20.27	1,855,301	18.88	2,925,926	6.62	14,665,057	4.88	20.78	19.09	63.41	56.87
13	Fidelity Bank NA, Philadelphia	559,768	594,627	-5.86	299,624	-16.68	859,392	-9.94	1,979,410	5.55	9,225,795	-1.01	28.28	31.71	43.42	50.88
14	Citizens & Southern National Bank, Fort Lauderdale, Fla.	552,524	511,540	8.01	535,065	-3.34	1,087,589	2.11	1,690,827	2.44	6,032,174	-4.18	32.68	30.99	64.32	64.53
15	Society National Bank, Cleveland	527,581	399,946	31.91	467,332	61.35	994,913	44.28	1,604,261	13.17	7,956,193	1.58	32.89	28.21	62.02	48.65
16	BancOhio National Bank, Columbus	517,134	320,346	61.43	172,850	-40.46	689,984	12.99	1,031,928	-0.23	5,567,806	0.46	50.11	30.97	66.86	59.04
17	First Interstate Bank of Arizona NA, Phoenix	504,223	234,529	114.99	62,680	43.45	566,903	103.76	1,817,754	71.15	6,618,746	-1.62	27.74	22.08	31.19	26.20
18	Mellon Bank (East) PSFS NA, Philadelphia†	474,327	57,970	718.23	2,479,068	(‡)	2,953,395	(‡)	3,096,296	600.53	9,260,925	116.21	15.32	13.12	95.38	33.43
19	Comerica Bank-Detroit†	474,321	0	....	494,185	-44.23	968,506	9.30	1,957,121	-0.07	10,615,673	10.27	24.24	0.00	49.49	45.24
20	Citizens & Southern National Bank, Atlanta	457,788	486,482	-5.90	814,296	-2.25	1,272,084	-3.59	2,252,078	-7.89	12,420,041	-4.17	20.33	19.90	56.48	53.97
21	UJB/Hackensack, N.J.★	430,472	376,904	14.21	110,565	-20.43	541,037	4.88	1,204,416	-8.65	6,248,518	1.12	35.74	28.59	44.92	39.13
22	Society Bank NA, Dayton, Ohio	425,893	111,826	280.85	21,288	-5.80	447,181	232.66	663,442	35.48	3,005,223	10.58	64.19	22.84	67.40	27.45
23	Trust Company Bank, Atlanta	381,137	89,674	325.03	39,684	-5.12	420,821	220.02	753,200	52.57	6,503,350	10.39	50.60	18.16	55.87	26.64
24	Trustmark National Bank, Jackson, Miss.	380,463	62,543	508.32	135,900	5.83	516,363	170.41	1,188,128	61.09	3,573,143	14.78	32.02	8.48	43.46	25.89
25	Comerica Bank NA, Jackson, Mich.†	363,290	0	....	13,507	-96.16	376,797	7.24	482,774	15.93	1,850,252	0.44	75.25	0.00	78.05	84.38
26	Massachusetts Co. Inc, Boston	356,963	365,061	-2.22	155,145	23.77	512,108	4.43	570,747	-3.98	1,561,406	8.17	62.54	61.42	89.73	82.51
27	First Hawaiian Bank, Honolulu	351,762	330,525	6.43	14,629	-4.76	366,391	5.93	1,198,614	-7.69	5,157,543	2.06	29.35	25.45	30.57	26.64
28	Old Kent Bank & Trust Co., Grand Rapids, Mich.	342,042	252,982	35.20	131,980	-32.95	474,022	5.38	794,497	-7.58	3,222,091	0.64	43.05	29.43	59.66	52.33
29	First Valley Bank, Bethlehem, Pa.†	340,883	41,197	727.45	40,798	51.31	381,681	459.98	645,347	192.43	1,780,897	84.24	52.82	18.67	59.14	30.89
30	South Carolina National Bank, Charleston	331,368	122,705	170.05	397,428	15.21	728,796	55.84	1,286,398	27.83	6,535,538	6.19	25.76	12.19	56.65	46.47
31	Bankers Trust Co., New York	331,000	262,000	26.34	1,103,000	-1.69	1,434,000	3.61	4,843,000	-27.13	58,937,000	8.76	6.83	3.94	29.61	20.82
32	Huntington National Bank, Columbus, Ohio	316,638	408,163	-22.42	795,963	-11.21	1,112,601	-14.72	1,919,130	-13.49	8,813,554	0.52	16.50	18.40	57.97	58.80
33	United Jersey Bank Central NA, Princeton, N.J.	315,940	152,256	107.51	16,071	-46.49	332,011	82.14	610,456	33.32	2,493,048	22.76	51.75	33.25	54.39	39.81
34	Southtrust Bank of Alabama NA, Birmingham	309,729	386,783	-19.92	311,269	80.08	620,998	10.97	971,389	11.56	3,769,528	9.28	31.89	44.43	63.93	64.28
35	Amalgamated Bank of New York	298,750	264,019	13.15	401,376	NA	700,126	165.18	1,179,809	0.01	1,526,508	-3.00	25.32	22.38	59.34	22.38
36	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	294,159	313,053	-6.04	993,569	-7.50	1,287,728	-7.17	1,580,245	-13.16	5,601,192	-5.27	18.61	17.20	81.49	76.23
37	Michigan National Bank, Farmington Hills	290,261	569,769	-49.06	635,620	-10.08	925,881	-27.48	1,731,169	-28.59	9,777,811	-2.46	16.77	23.50	53.48	52.66
38	Sovran Bank/Maryland, Bethesda	284,406	258,699	9.94	304,282	-4.13	588,688	2.18	1,212,813	0.94	4,350,690	5.05	23.45	21.53	48.54	47.95
39	First Union National Bank, Jacksonville, Fla.†	275,695	0	....	1,074,802	-1.00	1,350,497	24.39	2,188,578	11.60	16,231,005	-0.67	12.60	0.00	61.71	55.36
40	First American Bank of Virginia, McLean	270,394	285,865	-5.41	265,972	-0.17	536,366	-2.88	780,879	-15.65	3,714,850	-3.96	34.63	30.88	68.69	59.66
41	Crestar Bank, Richmond	266,193	266,354	-0.06	1,268,820	83.41	1,535,013	60.20	2,013,831	36.42	11,468,076	13.35	13.22	18.04	76.22	64.91
42	Citizens & Southern National Bank, Charleston, S.C.	264,308	171,831	53.82	81,600	-3.11	345,908	35.09	983,328	6.61	4,061,048	0.45	26.88	18.63	35.18	27.76
43	First Fidelity Bank NA North Jersey, Totowa	249,564	256,761	-2.80	319,663	-4.47	569,227	-3.75	937,030	4.86	2,827,412	8.60	26.63	28.73	60.75	66.18
44	Boatmen's National Bank, St. Louis	247,013	129,045	91.42	457,230	84.74	704,243	87.03	1,983,557	14.03	7,983,031	1.63	12.58	7.49	35.87	21.87
45	Union National Bank, Pittsburgh	241,357	89,215	170.53	182,388	288.08	423,745	211.09	1,037,643	62.13	2,937,583	22.42	23.26	13.94	40.84	21.28
46	Society Bank & Trust Co., Toledo, Ohio†	240,177	0	....	149,987	-59.96	390,164	4.17	524,369	2.31	2,876,547	-0.09	45.80	0.00	74.41	73.08
47	United States National Bank, Portland, Ore.	227,810	232,146	-1.87	460,950	-4.07	688,760	-3.37	1,355,994	-8.54	10,983,832	4.57	16.80	15.66	52.27	49.48
48	Sovran Bank/Central South, Nashville, Tenn.★	214,927	212,716	1.04	94,909	-6.98	309,836	-1.56	599,193	-7.26	4,907,008	0.88	35.87	32.92	51.71	48.71
49	Bank One Cleveland NA	208,588	232,007	-10.09	23,518	-8.09	232,106	-9.89	357,904	-10.09	1,823,897	2.47	58.28	58.28	64.85	64.71
50	Bank One Columbus NA, Ohio	207,765	225,600	-7.91	18,452	-7.44	226,217	-7.87	542,477	-6.99	4,606,966	9.99	38.30	38.68	41.70	42.10
51	Bank One Indianapolis NA	207,085	228,898	-9.53	151,807	-7.38	358,892	-8.63	682,287	-1.24	4,171,690	2.54	30.35	33.13	52.60	56.86
52	Sun Bank NA, Orlando, Fla.	206,276	138,978	48.42	108,267	17.22	314,543	35.97	741,731	19.64	4,515,420	5.54	27.81	22.42	42.41	37.31
53	Bank One Dayton NA, Ohio	203,382	224,140	-9.26	41,110	-7.65	244,492	-8.99	407,765	-6.44	2,701,543	13.06	49.88	51.43	59.96	61.64
54	Ameritrust Co. NA, Cleveland	202,243	173,437	16.61	207,875	-6.95	410,118	3.35	776,487	-1.43	8,901,319	6.64	26.05	22.02	52.82	50.37
55	Wilmington Trust Co., Del.	195,698	165,481	18.26	27,633	-4.33	223,331	14.30	859,955	10.60	3,729,728	4.71	22.76	21.28	25.97	25.00
56	Southeast Bank NA, Miami†	195,264	36,733	431.58	896,421	2.44	1,091,685	19.73	2,080,316	-6.39	14,301,441	-14.51	9.39	1.65	52.48	41.03
57	Mellon Bank NA, Pittsburgh	195,130	210,610	-7.35	494,909	-4.94	690,039	-5.63	2,197,996	-8.43	16,797,687	-25.25	8.88	8.77	31.39	30.46
58	First Fidelity Bank NA/South Jersey, Burlington Twp.	189,136	209,494	-9.72	126,502	-5.18	315,638	-7.95	485,334	-13.27	2,624,276	17.07	38.97	37.44	65.04	61.28
59	Team Bank, Fort Worth, Tex.	182,389	120,529	51.32	471,728	5.48	654,117	15.21	1,375,900	-1.47	4,686,229	-0.31	13.26	8.63	47.54	40.66
60	INB National Bank, Indianapolis	167,774	177,111	-5.27	134,267	60.28	302,041	15.78	643,767	11.44	4,766,618	-0.80	26.06	30.66	46.92	45.16
61	First Interstate Bank of California, Los Angeles	166,754	177,685	-6.14	0	....	166,754	-6.14	850,506	-15.19	19,990,015	-5.31	19.61	17.72	19.61	17.72
62	NCNB National Bank of Florida, Tampa†	161,390	0	....	1,313,942	-2.81	1,475,332	9.13	3,920,350	40.44	12,652,452	-0.32	4.12	0.00	37.63	48.43
63	Northeastern Bank of Pennsylvania, Wilkes-Barre	151,573	133,278	13.73	160,950	-2.06	312,523	5.02	490,546	-9.90	2,603,633	-0.47	30.90	24.48	63.71	54.66
64	Exchange National Bank, Chicago	148,617	157,290	-5.51	266,917	-10.84	415,534	-9.01	1,065,948	2.21	3,342,812	8.48	13.94	15.08	38.98	43.79
65	Summit Trust Co., N.J	147,639	67,303	119.36	0	....	147,639	86.25	284,033	16.46	1,536,110	-2.61	51.98	27.60	51.98	32.50
66	Hamilton Bank, Lancaster, Pa.	145,552	64,610	125.28	1,727	-75.35	147,279	105.65	248,164	19.86	2,840,636	3.45	58.65	31.21	59.35	34.59
67	Philadelphia National Bank†	144,895	35,437	308.88	0	....	144,895	308.88	898,970	4.18	10,880,374	11.36	16.12	4.11	16.12	4.11
68	Bank One Akron NA, Ohio	144,177	157,151	-8.26	39,008	-7.70	183,185	-8.14	327,259	-5.39	1,366,332	-0.61	44.06	45.43	55.98	57.65
69	Bank One Youngstown NA, Ohio	142,106	152,316	-6.70	63,347	-8.02	205,453	-7.11	360,101	-6.10	1,165,273	1.80	39.46	39.72	57.05	57.68
70	Meridian Bank, Reading, Pa.	140,955	98,293	43.40	244,753	-6.34	385,708	7.26	1,514,996	-2.13	10,213,999	2.75	9.30	6.35	25.46	23.23
71	Dauphin Deposit B&T Co., Harrisburg, Pa.	140,901	94,956	48.39	149,325	5.33	290,226	22.60	978,626	4.07	2,539,232	3.80	14.40	10.10	29.66	25.17
72	European American Bank, New York	140,346	0	....	31,573	-1.76	171,919	434.91	1,140,642	21.51	5,159,685	-2.50	12.30	0.00	15.07	3.42
73	Equibank, Pittsburgh†	137,535	53,749	155.88	204,167	-29.78	341,702	-0.81	484,225	2.27	2,796,950	-8.83	28.40	11.35	70.57	72.75
74	American Security Bank NA, Washington, D.C.	134,481	122,020	10.21	284,055	-4.52	418,536	-0.23	975,678	4.28	5,905,003	-1.68	13.78	13.04	42.90	44.84
75	Bank of New England NA, Boston¹	130,620	148,283	-11.91	1,177,425	85.01	1,308,045	66.70	1,959,897	21.14	13,172,522	-13.58	6.66	9.17	66.74	48.50
76	Society Bank Indiana, South Bend	128,484	75,256	70.73	28,787	284.03	157,271	90.05	232,482	103.46	1,109,361	91.11	55.27	65.86	67.65	72.42
77	Bank of Delaware, Wilmington	124,210	92,051	34.94	19,038	-6.26	143,248	27.49	467,631	4.56	2,175,054	1.91	26.56	20.58	30.63	25.12
78	Comerica Bank-Texas, Dallas	123,361	132,779	-7.09	187,451	32.78	310,812	13.45	428,260	36.70	1,086,311	38.64	28.81	42.38	72.58	87.45
79	Key Bank of Utah, Ogden†	121,150	56,363	114.95	7,278	-1.37	128,428	101.48	233,894	25.97	939,840	9.34	51.80	30.36	54.91	34.33
80	Central Trust Co. NA, Cincinnati	117,680	119,240	-1.31	302,224	-4.17	419,904	-3.38	638,892	-15.84	3,762,294	-1.96	18.42	15.71	65.72	57.25
81	Marine Bank, Warren, Pa.	114,805	115,858	-0.91	395,262	-5.00	510,067	-4.11	880,804	-5.68	1,843,775	0.04	13.03	12.41	57.91	56.96
82	First Interstate Bank NA, Denver	113,942	120,684	-5.59	2,930	-4.37	116,872	-5.56	293,743	-9.21	1,563,242	-7.83	38.79	37.30	39.79	38.25
83	Sun Bank Miami NA	111,313	78,727	41.39	50,498	-6.03	161,811	22.15	440,833	15.28	2,140,923	0.86	25.25	20.59	36.71	34.64
84	Sun Bank of Tampa Bay, Tampa, Fla.	106,575	59,787	78.26	24,579	-5.17	131,154	53.03	333,647	14.43	1,442,199	0.15	31.94	20.51	39.31	29.40
85	Sun Bank South Florida NA, Fort Lauderdale	105,876	72,174	46.70	65,733	-5.33	171,609	21.19	548,324	-1.90	2,149,917	-1.42	19.31	12.91	31.30	25.34
86	First National Bank, Louisville, Ky.	104,578	67,654	54.58	17,146	60.39	121,724	55.37	526,799	-7.02	4,060,902	0.41	19.85	11.94	23.11	13.83
87	Citizens Bank Maryland, Laurel†	104,120	55,974	86.01	62,576	-31.93	166,696	12.70	543,934	8.36	2,338,412	9.05	19.14	11.15	30.65	29.46
88	First America Bank-Southeast Michigan NA, Detroit†	103,630	55,776	85.79	7,570	459.91	111,200	94.64	594,688	15.08	2,688,036	3.21	17.43	10.79	18.70	11.06
89	Bank of Baltimore	100,145	89,164	12.32	474,813	-16.43	574,958	-12.53	829,740	-3.71	3,349,824	0.72	12.07	10.35	69.29	76.28
90	National Bank of Alaska, Anchorage†	98,455	58,158	69.29	6,062	418.12	104,517	76.17	808,985	-3.91	2,091,448	3.02	12.17	6.91	12.92	7.05
91	Bank Leumi Trust Co., New York†	98,193	52,249	87.93	0	NA	98,193	87.93	591,122	12.00	3,198,153	-1.98	16.61	9.90	16.61	9.90
92	Merchants Bank NA, Allentown, Pa.	95,096	110,526	-13.96	181,376	-7.25	276,472	-9.67	630,223	3.41	2,071,217	5.10	15.09	18.13	43.87	50.22
93	Merchants Bank, Kansas City, Mo.	94,013	98,807	-4.85	21,018	-0.99	115,031	-4.17	195,490	-7.20	1,709,372	-4.94	48.09	46.91	58.84	56.98
94	Third National Bank, Nashville, Tenn.	93,951	74,420	26.24	25,320	-6.43	119,271	17.53	324,816	-5.56	2,509,980	-1.54	28.92	21.64	36.72	29.50
95	Fifth Third Bank, Cincinnati	93,938	0	....	59,450	18.13	153,388	204.80	546,339	24.46	4,348,944	12.24	17.19	0.00	28.08	11.46
96	First American Bank NA, Washington, D.C.	93,264	99,660	-6.42	124,628	-5.39	217,892	-5.83	468,294	-4.25	1,806,667	-5.90	19.92	20.38	46.53	47.31
97	Bank One Milwaukee NA, Wis.	87,407	85,075	2.74	10,034	35.63	97,441	5.37	412,158	-1.78	2,695,400	6.87	21.21	20.27	23.64	22.04
98	First Interstate Bank Nevada NA, Reno	86,937	95,729	-9.18	261,551	-17.48	348,488	-15.55	857,300	-17.17	3,812,377	-2.38	10.14	9.25	40.65	39.87
99	Colonial National Bank USA, Wilmington, Del.	86,102	84,913	1.40	0	NA	86,102	1.40	121,034	-8.03	1,229,552	8.21	71.14	64.53	71.14	64.53
100	Union Planters National Bank, Memphis, Tenn.	86,062	91,618	-6.06	107,420	71.70	193,482	25.49	509,450	-5.65	2,199,259	-9.66	16.89	16.97	37.98	28.56
	Totals for the Top 100² ($ Billion)	**$32.87**	**$24.19**	**35.90%**												
	Totals for All Banks³ ($ Billion)	**$47.76**	**$35.94**	**32.90%**												

Data source: ADP Data Services Division, New York, from its data base of federally insured commercial banks. ADP restates the March 31, 1990 data for subsequent mergers. **Collateralized Mortgage Obligations (CMOs)** are the book value of multiclass mortgage-backed securities issued by FNMA and FHLMC, where an underlying pool of mortgages held by the issuer serves as collateral for the debt obligation. The principal and interest payments from the pool of mortgages are used to retire the CMOs. **REMICS**, or real estate mortgage investment conduits, also are included. A REMIC is a mortgage securities vehicle authorized by the Tax Reform Act of 1986. The REMIC rules authorize a new entity (a REMIC) to hold commercial or residential mortgages and issue securities representing interests in those mortgages. The REMIC itself is exempt from federal income tax. The income from the mortgages held by the REMIC is taxed by the holders of the REMIC regular and residual interests. **GOVT MBS** are government issued or guaranteed mortgage-backed securities. Private mortgage-backed securities are excluded. **CMOs + MBS** is the sum of collateralized mortgage obligations and U.S. government issued or guaranteed mortgage-backed securities. (For a more detailed definition, see the footnotes to the table appearing on page 8.) **Total Securities (Total Sec.)** are the book value of securities of all types held as assets by the bank. **Total assets** are total assets of the bank, including domestic and foreign offices. **CMOs/Total Sec.** is collateralized mortgage obligation holdings as a percentage of total securities. **(CMOs + MBS)/Total Sec.** is collateralized mortgage obligations and U.S. government-issued or -guaranteed mortgage-backed securities as a percentage of total securities. **(★)**— The March 31, 1990 data have been restated for merger. **(†)**— New to the listing of top 100 banks in mortgage-backed securities holdings. **(‡)**— Percentage increase is in excess of 1,000 percent. **(¹)**— A subsidiary of Bank of New England Corp., Boston, it was ceased by the federal regulators on Jan. 6, 1991. **(²)**— The March 31, 1990 total is for the top 100 banks on Sept. 30, 1990. **(³)**— Data are from the **Federal Deposit Insurance Corp.,** Washington, D.C.

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Top 100 Banks in Total Mortgage Investments

The home mortgage, mortgage-backed security, and collateralized mortgage obligation holdings of banks

(September 30, 1990 compared with March 31, 1990; dollar amounts in thousands)

Rank 9/30		Total Mortgage Investments			Mortgage-Backed Securities			Collateralized mortgage obligations			Home Mortgage Loans		Total Mtge. Invest. as % of Total Assets	
		9/30/90	3/31/90	% Chg.	9/30/90	3/31/90	% Chg.	9/30/90	3/31/90	% Chg.	9/30/90	3/31/90	9/30/90	3/31/90
1	Bank of America NT&SA, San Francisco	22,718,000	19,123,000	18.8	4,420,000	4,159,000	6.3	86,000	85,000	1.2	18,212,000	14,879,000	24.14	21.66
2	Security Pacific National Bank, Los Angeles	12,702,942	10,473,466	21.3	326,444	184,930	76.5	2,442	2,424	0.7	12,374,056	10,286,112	21.73	18.25
3	Wells Fargo Bank NA, San Francisco	10,165,274	10,095,178	0.7	965,255	1,026,728	-6.0	0	0	-100.0	9,200,019	9,068,450	20.95	21.27
4	Citibank NA, New York	8,347,000	8,352,000	-0.1	930,000	794,000	17.1	35,000	42,000	-16.7	7,382,000	7,516,000	5.08	5.01
5	Chase Manhattan Bank NA, New York	8,341,184	7,583,010	10.0	726,176	891,321	-18.5	0	0	-100.0	7,615,008	6,691,689	10.05	9.01
6	Chemical Bank, New York	8,240,000	7,694,000	7.1	4,061,000	3,890,000	4.4	948,000	869,000	9.1	3,231,000	2,935,000	16.10	15.75
7	NCNB Texas National Bank, Dallas	6,445,639	4,063,764	58.6	2,671,338	2,318,863	15.2	1,817,730	0	-100.0	1,956,571	1,744,901	18.10	13.36
8	Pittsburgh National Bank	6,398,587	6,166,356	3.8	3,467,332	3,709,209	-6.5	2,443,045	2,015,770	21.2	488,210	441,377	36.75	35.53
9	First Union National Bank, Jacksonville, Fla.★	4,955,481	3,303,246	50.0	1,074,802	1,085,663	-1.0	275,695	0	-100.0	3,604,984	2,217,583	30.53	20.22
10	NBD Bank NA, Detroit	4,767,088	4,808,208	-0.9	3,662,955	3,768,717	-2.8	0	0	-100.0	1,104,133	1,039,491	23.43	24.80
11	Morgan Guaranty Trust Co., New York	4,504,272	4,238,302	6.3	3,100,169	3,080,379	0.6	1,363,026	1,104,428	23.4	41,077	53,495	6.00	5.99
12	Mellon Bank (East) PSFS NA, Philadelphia	4,423,239	369,781	1,096	2,479,068	89,780	2,661	474,327	57,970	718.2	1,469,844	222,031	47.76	8.63
13	Boston Safe Deposit & Trust Co.	4,120,822	4,141,674	-0.5	0	0	-100.0	46,020	53,119	-13.4	4,074,802	4,088,555	42.10	42.23
14	Manufacturers Hanover Trust Co., New York	3,996,000	2,764,000	44.6	2,091,000	1,238,000	68.9	1,512,000	1,173,000	28.9	393,000	353,000	6.80	5.14
15	NCNB National Bank of North Carolina, Charlotte	3,928,536	3,206,670	22.5	2,195,858	1,799,435	22.0	0	0	-100.0	1,732,678	1,407,235	18.89	14.87
16	First Union National Bank, Charlotte, N.C.	3,752,158	4,698,503	-20.1	1,310,506	1,380,636	-5.1	0	0	-100.0	2,441,652	3,317,867	21.79	26.30
17	Connecticut National Bank, Hartford	3,557,698	3,803,285	-6.5	1,457,979	954,415	52.8	0	0	-100.0	2,099,719	2,848,870	30.42	33.69
18	Bank One Texas NA, Dallas	3,279,489	1,937,355	69.3	1,119,177	873,188	28.2	731,538	559,828	30.7	1,428,774	504,339	24.16	13.92
19	Southeast Bank NA, Miami	3,278,282	3,096,796	5.9	897,051	875,061	2.5	195,264	36,733	431.6	2,185,967	2,185,001	22.92	18.51
20	First Interstate Bank of California, Los Angeles	2,875,955	2,588,975	11.1	0	28,806	-100.0	166,754	177,665	-6.1	2,709,201	2,382,504	14.39	12.26
21	Sovran Bank NA, Richmond	2,711,038	2,694,664	0.6	1,247,191	1,036,980	20.3	608,110	523,728	16.1	855,737	1,133,956	18.49	19.27
22	First Fidelity Bank NA, Newark, N.J.	2,374,524	2,582,699	-8.1	832,025	926,773	-10.2	745,532	832,482	-10.4	796,967	823,444	20.93	21.45
23	Marine Midland Bank NA, Buffalo, N.Y.	2,333,540	2,519,622	-7.4	1,251,658	1,028,892	21.7	0	0	-100.0	1,081,882	1,490,730	11.15	11.13
24	Bank of New York	2,310,444	2,379,192	-2.9	230,907	239,697	-3.7	0	0	-100.0	2,079,537	2,139,495	5.17	5.21
25	NCNB National Bank of Florida, Tampa	2,300,365	2,151,680	6.9	1,313,942	1,351,930	-2.8	161,390	0	-100.0	825,033	799,750	18.18	16.95
26	Hibernia National Bank, New Orleans, La.	2,247,152	2,180,914	3.0	1,024,128	1,147,374	-10.7	0	0	-100.0	1,223,024	1,033,540	32.95	32.09
27	Maryland National Bank, Baltimore★	2,189,747	2,204,283	-0.7	909,120	944,603	-3.8	656,984	652,965	0.6	623,643	606,725	14.61	14.53
28	Union Bank, San Francisco	2,178,911	1,872,029	16.4	122,839	128,835	-4.7	58,948	0	-100.0	1,997,124	1,743,194	13.05	11.62
29	Crestar Bank, Richmond	2,177,755	1,499,226	45.3	1,272,004	695,209	83.0	266,193	266,354	-0.1	639,558	537,663	18.99	14.82
30	Signet Bank/Virginia, Richmond	2,153,587	2,683,539	-19.7	1,842,243	2,323,362	-20.7	0	14,851	-100.0	311,344	345,326	26.09	30.26
31	Manufacturers National Bank, Detroit	2,105,409	1,816,385	15.9	1,386,064	1,133,383	22.3	0	0	-100.0	719,345	683,002	22.67	21.35
32	Seattle-First National Bank	2,043,031	1,780,296	14.8	169,402	181,440	-6.6	0	0	-100.0	1,873,629	1,598,856	16.44	14.52
33	Comerica Bank-Detroit	1,859,816	1,718,929	8.2	494,185	886,073	-44.2	474,321	0	-100.0	891,310	832,856	17.52	17.86
34	Bank of New England NA, Boston¹	1,850,549	1,328,499	39.3	1,177,425	636,403	85.0	130,620	148,283	-11.9	542,504	543,813	14.05	8.72
35	Citizens & Southern National Bank, Atlanta	1,821,275	1,828,970	-0.4	814,296	833,010	-2.2	457,788	486,482	-5.9	549,191	509,478	14.66	14.11
36	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	1,797,808	1,662,901	8.1	486,351	501,541	-3.0	0	0	-100.0	1,311,457	1,161,360	11.38	10.93
37	Citizens & Southern National Bank, Fort Lauderdale, Fla.	1,790,301	1,763,072	1.5	535,065	553,561	-3.3	552,524	511,540	8.0	702,712	697,971	29.68	28.01
38	Michigan National Bank, Farmington Hills	1,770,082	2,021,928	-12.5	635,620	706,875	-10.1	290,261	569,769	-49.1	844,201	745,284	18.10	20.17
39	Texas Commerce Bank NA, Houston	1,739,991	1,751,743	-0.7	1,538,504	1,582,773	-2.8	1,594	2,012	-20.8	199,893	166,958	18.95	16.59
40	Meridian Bank, Reading, Pa.	1,663,144	1,475,240	12.7	244,753	261,313	-6.3	140,955	98,293	43.4	1,277,436	1,115,634	16.28	14.84
41	Huntington National Bank, Columbus, Ohio	1,623,022	1,736,763	-6.5	795,963	896,423	-11.2	316,638	408,163	-22.4	510,421	432,177	18.42	19.81
42	Boatmen's National Bank, St. Louis	1,610,536	1,244,468	29.4	457,230	247,499	84.7	247,013	129,045	91.4	906,293	867,924	20.15	15.82
43	Society National Bank, Cleveland	1,595,945	1,247,047	28.0	467,332	289,634	61.4	527,581	399,946	31.9	601,032	557,467	20.06	15.92
44	AmSouth Bank NA, Birmingham, Ala.	1,590,490	1,508,640	5.4	842,625	791,274	6.5	32,487	43,384	-25.1	715,378	673,982	21.29	20.07
45	Provident National Bank, Philadelphia	1,585,909	1,445,554	9.7	370,645	375,759	-1.4	728,151	647,476	12.5	487,113	422,319	19.04	17.11
46	Central Fidelity Bank, Richmond	1,578,638	1,173,200	34.6	1,035,571	676,556	53.1	0	0	-100.0	543,067	496,644	28.07	22.30
47	First American National Bank, Nashville, Tenn.	1,568,231	1,588,557	-1.3	161,921	174,286	-7.1	843,736	863,211	-2.3	562,574	551,060	23.72	22.56
48	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	1,558,191	1,639,451	-5.0	993,569	1,074,095	-7.5	294,159	313,053	-6.0	270,463	252,303	27.82	27.73
49	Dominion Bank NA, Roanoke, Va.	1,552,755	1,471,602	5.5	1,001,123	876,084	14.3	0	0	-100.0	551,632	595,518	31.27	30.93
50	First National Bank of Maryland, Baltimore	1,508,583	1,434,890	5.1	757,043	745,612	1.5	0	0	-100.0	751,540	689,278	23.02	22.21
51	Mellon Bank NA, Pittsburgh	1,489,196	1,564,428	-4.8	753,408	941,317	-20.0	195,130	210,610	-7.4	540,658	412,501	8.87	6.96
52	Bankers Trust Co., New York	1,480,000	1,425,000	3.9	1,103,000	1,122,000	-1.7	331,000	262,000	26.3	46,000	41,000	2.47	2.59
53	Manufacturers & Traders Trust Co., Buffalo, N.Y.	1,476,975	1,214,152	21.6	366,789	373,365	-1.8	0	0	-100.0	1,110,186	840,767	26.21	28.16
54	Shawmut Bank NA, Boston	1,416,759	969,859	46.1	876,736	565,282	55.1	0	0	-100.0	540,023	404,577	13.91	9.85
55	Barnett Bank of South Florida NA, Miami	1,395,288	1,152,292	21.1	159,526	149,307	6.8	13,144	0	-100.0	1,222,618	1,002,985	21.71	19.08
56	Fidelity Bank NA, Philadelphia	1,350,324	1,610,813	-16.2	299,624	545,526	-45.1	559,768	594,627	-5.9	490,932	470,660	14.64	17.28
57	Barnett Bank of Pinellas County, St. Petersburg, Fla.	1,339,071	1,122,608	19.3	343,560	264,773	29.8	25,774	0	-100.0	969,737	857,835	45.15	47.03
58	Bank of Baltimore	1,338,100	1,273,565	5.1	507,680	628,991	-19.3	100,145	89,164	12.3	730,275	555,410	39.96	38.29
59	South Carolina National Bank, Columbia	1,320,342	951,562	38.8	397,428	344,945	15.2	331,368	122,705	170.1	591,546	483,912	20.20	15.46
60	Chase Lincoln First Bank NA, Rochester, N.Y.	1,300,737	1,425,121	-8.7	227,425	263,957	-13.8	3,387	4,143	-18.2	1,069,925	1,157,021	20.45	22.45
61	United States National Bank, Portland, Ore.	1,279,521	1,241,628	3.1	480,950	501,349	-4.1	227,810	232,146	-1.9	570,761	508,133	11.65	11.82
62	First National Bank, Atlanta	1,248,246	1,063,805	17.3	473,997	361,521	31.1	35,801	38,074	-6.0	738,448	664,210	14.77	12.74
63	Bank of Hawaii, Honolulu	1,212,025	1,337,943	-9.4	386,277	565,586	-31.7	59,308	62,779	-5.5	766,440	709,578	13.37	16.21
64	Key Bank of Eastern NY NA, Albany	1,190,535	396,815	200.0	136,637	64,073	113.3	58,267	49,717	17.2	995,631	283,025	24.27	10.88
65	Central Bank of the South, Birmingham, Ala.	1,179,200	1,096,859	7.5	615,215	597,312	3.0	72,962	56,957	28.1	491,023	442,590	26.61	25.48
66	Fleet National Bank, Providence, R.I.	1,150,305	732,313	57.1	789,994	386,636	104.3	0	0	-100.0	360,311	345,677	11.15	6.54
67	First Interstate Bank of Texas NA, Houston	1,147,691	1,152,893	-0.5	673,529	726,082	-7.2	0	0	-100.0	474,162	426,811	21.44	18.88
68	Republic National Bank, New York	1,146,174	298,952	283.4	1,135,609	283,439	300.7	0	0	-100.0	10,565	15,513	5.13	1.36
69	UJB/Hackensack, N.J.★	1,134,148	1,165,306	-2.7	330,997	342,154	-3.3	430,472	376,904	14.2	372,679	446,248	18.15	18.86
70	Premier Bank NA, Baton Rouge, La.	1,107,590	1,155,458	-4.1	676,851	714,929	-5.3	75,206	65,870	14.2	355,533	374,659	28.18	28.02
71	Citibank (New York State), Perinton	1,095,062	1,216,856	-10.0	91,392	75,253	21.4	0	0	-100.0	1,003,670	1,141,603	17.39	21.43
72	Bank South NA, Atlanta	1,080,451	905,609	19.3	768,799	672,535	14.3	0	0	-100.0	311,652	233,074	25.45	21.15
73	Connecticut Bank & Trust Co. NA, Hartford¹	1,079,593	890,667	21.2	612,055	326,320	87.6	68,747	78,044	-11.9	398,791	486,303	14.00	11.52
74	First Union National Bank, Atlanta	1,072,612	1,043,932	2.7	525,115	528,039	-0.6	0	0	-100.0	547,497	515,893	22.67	23.21
75	First Bank NA, Minneapolis	1,068,590	1,068,424	0.0	388,433	410,839	-5.5	0	0	-100.0	680,157	657,585	9.28	8.82
76	Team Bank, Fort Worth, Tex.	1,066,713	1,028,293	3.7	479,672	456,169	5.2	182,389	120,529	51.3	404,652	451,595	22.76	21.88
77	Massachusetts Co. Inc., Boston	1,063,548	1,074,043	-1.0	173,665	160,082	8.5	356,963	365,061	-2.2	532,920	548,900	68.11	74.41
78	National City Bank, Cleveland	1,058,924	1,074,613	-1.5	37,068	26,456	40.1	628,049	678,554	-7.4	393,807	369,603	14.17	14.77
79	First Alabama Bank, Montgomery	1,057,170	887,153	19.2	49,939	50,551	-1.2	54,475	0	-100.0	952,756	836,602	17.88	17.21
80	Chemical Bank New Jersey NA, Morristown	1,056,088	1,006,762	4.9	309,392	279,843	10.6	8,166	8,762	-6.8	738,530	718,157	21.69	20.92
81	Ameritrust Co. NA, Cleveland	1,055,068	1,128,461	-6.5	207,875	223,403	-7.0	202,243	173,437	16.6	644,950	731,621	11.85	13.52
82	Security Pacific Bank Washington NA, Seattle	1,036,995	784,318	32.2	22,713	17,562	29.3	0	0	-100.0	1,014,282	766,756	13.19	10.30
83	Norwest Bank Minnesota NA, Minneapolis	1,036,637	1,971,112	-47.4	594,549	1,499,729	-60.4	0	9,655	-100.0	442,088	461,728	12.57	21.78
84	Valley National Bank, Phoenix, Ariz.	1,031,192	871,115	18.4	441,137	305,032	44.6	0	0	-100.0	590,055	566,083	11.12	9.48
85	First Tennessee Bank NA, Memphis	1,008,074	946,459	6.5	608,065	579,004	5.0	0	0	-100.0	400,009	367,455	16.18	14.97
86	Wilmington Trust Co., Del.	1,005,846	943,944	6.6	27,633	28,884	-4.3	195,698	165,481	18.3	782,515	749,579	26.97	26.50
87	First Fidelity Bank NA/North Jersey, Totowa, N.J.	997,228	1,043,434	-4.4	320,433	335,659	-4.5	249,564	256,761	-2.8	427,231	451,014	35.27	40.08
88	Norwest Bank Iowa NA, Des Moines	992,711	837,209	18.6	837,692	683,305	22.6	29,069	32,297	-10.0	125,950	121,607	32.04	29.49
89	BancOhio National Bank, Columbus	990,083	892,558	10.9	172,850	290,318	-40.5	517,134	320,346	61.4	300,099	281,894	17.78	16.11
90	First Interstate Bank of Arizona NA, Phoenix	981,575	683,927	43.5	62,680	43,695	43.4	504,223	234,529	115.0	414,672	405,703	14.83	10.17
91	Key Bank of Western New York NA, Buffalo	957,091	361,738	164.6	264,223	255,611	3.4	53,241	30,916	72.2	639,627	75,211	25.43	28.74
92	Barnett Bank of Southwest Florida, Sarasota	955,959	933,965	2.4	74,827	79,381	-5.7	10,038	0	-100.0	871,094	854,584	52.90	52.24
93	Equibank, Pittsburgh	934,050	832,830	12.2	204,465	291,063	-29.8	137,535	53,749	155.9	592,050	488,018	33.40	27.15
94	First Florida Bank NA, Tampa	932,132	814,353	14.5	194,997	212,484	-8.2	0	0	-100.0	737,135	601,869	16.50	14.66
95	Mercantile Bank NA, Clayton, Mo.	930,562	628,632	48.0	188,484	177,655	6.1	0	0	-100.0	742,078	450,977	21.04	15.14
96	National Community Bank, Rutherford, N.J.	917,449	850,164	7.9	21,622	16,414	31.7	46,408	47,951	-3.2	849,419	785,799	22.33	21.29
97	First American Bank of Virginia, McLean	869,080	865,533	0.4	265,972	266,428	-0.2	270,394	285,865	-5.4	332,714	313,240	23.39	22.38
98	Frost National Bank, San Antonio, Tex.	865,425	849,673	1.9	647,814	652,301	-0.7	58,390	47,462	23.0	159,221	149,910	35.19	33.96
99	Sovran Bank/Maryland, Bethesda	854,127	826,964	3.3	304,282	317,402	-4.1	284,406	258,699	9.9	265,439	250,863	19.63	19.97
100	Trustmark National Bank, Jackson, Miss.	852,958	519,582	64.2	135,900	128,411	5.8	380,463	62,543	508.3	336,595	328,628	23.87	[illegible]
	Totals for the Top 100² ($ Billion)	**$243.6**	**$217.0**	**12.2%**	**$81.1**	**$74.5**	**8.9%**	**$24.4**	**$18.5**	**31.9%**	**$136.1**	**$124.0**	**15.7%**	**14.2%**
	Totals for All Banks³ ($ Billion)	**$527.4**	**$475.6**	**10.8%**	**$148.2**	**$133.4**	**11.1%**	**$47.8**	**$35.9**	**32.9%**	**$331.4**	**$306.5**	**15.8%**	**14.4%**

Data source: ADP Data Services Division, New York, from its data base of federally insured commercial banks. ADP restates the March 31, 1990 data for subsequent mergers. **Total mortgage investments** (as defined by *American Banker*) are the sum of all the bank's holdings of mortgage-backed securities and collateralized mortgage obligations plus its home mortgage loans outstanding. **Mortgage-Backed Securities** are the book value of bank holdings of U.S. government and private certificates of participation in pools of residential mortgages. Mortgage securities held in a bank's trading accounts are excluded. **Collateralized Mortgage Obligations** are the book value of multiclass mortgage-backed securities issued by FNMA and FHLMC, where an underlying pool of mortgages held by the issuer serves as collateral for the debt obligation. The principal and interest payments from the pool of mortgages are used to retire the CMOs. REMICS, or real estate mortgage investment conduits, also are included. **Home mortgages** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. **Total Mtge. Invest. as % of Total Assets** is total mortgage investments divided by total assets, expressed as a percentage. (★)— The March 31, 1990 data have been restated for merger. (¹)— A subsidiary of Bank of New England Corp., Boston, it was ceased by the federal regulators on Jan. 6, 1991. (²)— The March 31, 1990 total is for the top 100 banks on Sept. 30, 1990. (³)— Data are from the **Federal Deposit Insurance Corp.**, Washington, D.C.

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Summary Statistics

Top 100 Banks in Mortgage-Backed Securities (MBS)

Largest Ratios: MBS/ Total Securities

		Ratio (%)
1.	Int'l Bank of Commerce, Laredo, Tex.	93.38
2.	Dominion Bank NA, Roanoke, Va.	88.71
3.	Norwest Bank North Dakota NA, Fargo	87.89
4.	Norwest Bank Iowa NA, Des Moines	86.90
5.	Signet Bank/Maryland, Baltimore	84.75
6.	Norwest Bank S. Dakota NA, Sioux Falls	83.10
7.	Manufacturers National Bank, Detroit	81.10
8.	Mellon Bank (East) PSFS NA, Philadelphia	80.07
9.	First Union National Bank, Atlanta	79.80
10.	Texas Commerce Bank NA, Houston	78.64

Largest Gains in MBS (9/30/89-9/30/90)

		(%)
1.	Provident National Bank, Philadelphia	416,356
2.	Mellon Bank (East) PSFS NA, Philadelphia	1,945
3.	Crestar Bank, Richmond	664
4.	Citytrust, Bridgeport, Conn.	319
5.	Republic National Bank, New York	310
6.	Team Bank, Fort Worth, Tex.	250
7.	Bankers Trust Co., New York	213
8.	Norstar Bank NA, Buffalo, N.Y.	211
9.	Boatmen's National Bank, St. Louis	206
10.	Connecticut Bank & Trust Co. NA, Hartford	149

Largest Declines in MBS (9/30/89-9/30/90)

		(%)
1.	Fidelity Bank NA, Philadelphia	65.1
2.	Norwest Bank Minnesota NA, Minneapolis	62.6
3.	Wells Fargo Bank NA, San Francisco	56.8
4.	Mellon Bank NA, Pittsburgh	52.1
5.	Comerica Bank-Detroit	42.0
6.	First Union Nat'l Bank, Jacksonville, Fla.	41.7
7.	Sovran Bank/Maryland, Bethesda	32.0
8.	Bank of Baltimore	27.7
9.	UJB/Hackensack, N.J.	26.6
10.	Michigan National Bank, Farmington Hills	23.5

Top 100 Banks in Collateralized Mortgage Obligations (CMOs)

Largest Ratios: CMOs/ Total Securities

		Ratio (%)
1.	Comerica Bank NA, Jackson, Mich.	75.25
2.	Colonial Nat'l Bank USA, Wilmington, Del.	71.14
3.	Society Bank NA, Dayton, Ohio	64.19
4.	Massachusetts Co. Inc., Boston	62.54
5.	Hamilton Bank, Lancaster, Pa.	58.65
6.	Bank One Cleveland NA	58.28
7.	First American Nat'l Bank, Nashville	56.72
8.	Society Bank Indiana, South Bend	55.27
9.	First Valley Bank, Bethlehem, Pa.	52.82
10.	Summit Trust Co., N.J	51.98

Largest Ratios: (CMOs+MBS)/Total Sec.

		Ratio (%)
1.	Mellon Bank (East) PSFS NA, Philadelphia	95.38
2.	Massachusetts Co. Inc, Boston	89.73
3.	Pittsburgh National Bank	89.18
4.	Citizens Fidelity B&T Co., Louisville	81.49
5.	Comerica Bank NA, Jackson, Mich.	78.05
6.	Crestar Bank, Richmond	76.22
7.	Society Bank & Trust Co. Toledo, Ohio	74.41
8.	Provident National Bank, Philadelphia	74.27
9.	Comerica Bank-Texas, Dallas	72.58
10.	Colonial Nat'l Bank USA, Wilmington, Del.	71.14

Largest Gains in CMOs (3/31/90-9/30/90)

		(%)
1.	First Valley Bank, Bethlehem, Pa.	727
2.	Mellon Bank (East) PSFS NA, Philadelphia	718
3.	Trustmark National Bank, Jackson, Miss.	508
4.	Southeast Bank NA, Miami	432
5.	Trust Company Bank, Atlanta	325
6.	Philadelphia National Bank	309
7.	Society Bank NA, Dayton, Ohio	281
8.	Union National Bank, Pittsburgh	171
9.	South Carolina National Bank, Charleston	170
10.	Equibank, Pittsburgh	156

Top 100 Banks in Total Mortgage Investments (TMI)

Largest Ratios: TMI/ Total Assets

		Ratio (%)
1.	Massachusetts Co. Inc., Boston	68.11
2.	Barnett Bank of SW Fla., Sarasota	52.90
3.	Mellon Bank (East) PSFS NA, Philadelphia	47.76
4.	Barnett Bk of Pinellas Cty, St. Petersburg	45.15
5.	Boston Safe Deposit & Trust Co.	42.10
6.	Bank of Baltimore	39.96
7.	Pittsburgh National Bank	36.75
8.	First Fidelity Bk NA/No. Jersey, Totowa	35.27
9.	Frost National Bank, San Antonio, Tex.	35.19
10.	Equibank, Pittsburgh	33.40

Largest Gains in TMI (3/31/90-9/30/90)

		(%)
1.	Mellon Bank (East) PSFS NA, Philadelphia	1,096.0
2.	Republic National Bank, New York	283.4
3.	Key Bank of Eastern NY NA, Albany	200.0
4.	Key Bank of W. New York NA, Buffalo	164.6
5.	Bank One Texas NA, Dallas	69.3
6.	Trustmark National Bank, Jackson, Miss.	64.2
7.	NCNB Texas National Bank, Dallas	58.6
8.	Fleet National Bank, Providence, R.I.	57.1
9.	First Union Nat'l Bank, Jacksonville, Fla.	50.0
10.	Mercantile Bank NA, Clayton, Mo.	48.0

Largest Declines in TMI (3/31/90-9/30/90)

		(%)
1.	Norwest Bank Minnesota NA, Minneapolis	47.4
2.	First Union NB, Charlotte, N.C.	20.1
3.	Signet Bank/Virginia, Richmond	19.7
4.	Fidelity Bank NA, Philadelphia	16.2
5.	Michigan Nat'l Bank, Farmington Hills	12.5
6.	Citibank (New York State), Perinton	10.0
7.	Bank of Hawaii, Honolulu	9.4
8.	Chase Lincoln First Bank NA, Rochester, N.Y.	8.7
9.	First Fidelity Bank NA, Newark, N.J.	8.1
10.	Marine Midland Bank NA, Buffalo, N.Y.	7.4

Bank and Thrift Holdings of Mortgage-Backed Securities

December 31, 1985 to September 30,1990 (Billions of dollars)

		Thrift Mortgage-Backed Securities					Bank Mortgage-Backed Securities				
Date	Mortgage-Backed Securities Outstanding	Total Held	As % of Total Outstanding	As % of Thrift Assets	Held by Top 100 Thrifts	Top 100's % Share of Thrift Total	Total Held	As % of Total Outstanding	As % of Bank Assets	Held by Top 100 Banks	Top 100's % Share of Bank Total
9/30/90	$1,025.9	$178.6	17.4%	12.8%	N.A.	N.A.	$148.2	14.5%	4.4%	$86.5	58.4%
12/31/89	913.3	202.6	22.2	13.2			129.0	14.1	3.9		
9/30/89	852.2	212.0	24.9	13.8	134.4	63.4	120.8	14.2	3.8	73.5	60.8
12/31/88	774.1	237.7	30.7	15.0			92.5	12.0	3.0		
9/30/88	735.3	234.2	31.9	15.0	N.A.	N.A.	86.9	11.8	2.8	48.3	55.6
6/30/88	728.0	230.2	31.6	15.2	154.8	67.2	84.3	11.6	2.8	48.1	57.1
12/31/87	692.0	225.5	32.6	15.4			80.6	11.6	2.7		
6/30/87	637.7	200.6	31.5	14.3	134.9	67.2	68.6	10.8	2.4	$39.3	57.3
12/31/86	546.5	175.3	32.1	13.0			55.5	10.2	1.9		
12/31/85	372.9	122.7	32.9	10.0			24.5	6.6	0.9		

Total Mortgage-Backed Securities Outstanding are mortgage-backed pass through securities issued or guaranteed by an agency or instrument of the U.S. Government plus privately-issued securities held by banks, thrifts, insurance companies, pension funds and other institutional investors. **Source of data:** These data are provided by **Inside Mortgage Capital Markets,** a Washington, D.C.-based publication for the secondary mortgage market. **Thrift Mortgage-Backed Securities** are the mortgage-backed securities holdings of savings and loan associations and savings banks. **Sources of thrift data:** Data are from the **Office of Thrift Supervision,** Washington, D.C. for SAIF-insured thrifts, and the **Federal Deposit Insurance Corp.**, Washington, D.C. for BIF-insured thrifts. **Bank Mortgage-Backed Securities** are the mortgage-backed securities holdings of commercial banks. **Source of commercial bank data:** Data are from the **Federal Deposit Insurance Corp.** Total mortgage-backed securities held by the top 100 thrifts and the top 100 banks are from the **American Banker** survey.

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ACH Volume Up Sharply

Chase holds on to No. 1 ranking as the only bank above 100 million paperless payments

By Jeffrey Kutler

The bank that has dominated the automated clearing house business since the 1970s stumbled in 1990, but it still leads the pack by a wide margin.

Chase Manhattan Bank entered 105.3 million paperless payments into the clearing network last year, retaining the distinction it achieved in 1989 as the only bank above 100 million.

But while the banking industry increased its initiations of automated clearing house transactions by 22% last year, Chase managed only a 4% increase. Most other banks in the top 10 grew more than 20%, narrowing the gap on the perennial leader.

"We lost a major customer," said James J. Hopes, president of Chase's automated clearing house subsidiary. "Otherwise we would have grown like in past years." Chase increased its originations by 28% in 1989 and 16% in 1988. He predicted a better 1991.

As is common in the competitive payments business, Chase prefers not to divulge information about negotiations. But Chase's recent loss – which was a gain for its archrival Citicorp – is the talk of an industry characterized by volatile customer relationships.

Credit Transactions Up

Banks commonly rise and fall in the ACH ranking when payment-originating companies shift loyalties in search of lower prices or other benefits. This is the first time Chase has suffered so noticeably.

The customer in question, sources say, is Milico, an insurance company owned by A.L. Williams Corp. of Duluth, Ga. It was said to be Chase's biggest generator of debits – the payment type that allows premium payments to move automatically from a policyholder's bank account to the insurer's account.

Chase racked up 89.4 million debits last year, only 2% better than in 1989. Its total of credits, which include payrolls and other automatic deposits, rose a more robust 17% to 15.9 million. Only BankAmerica Corp.'s Bank of America initiated more credits, rising 14% to 18.9 million.

Sources estimate that Milico routed at least 1.5 million ACH debits a month through Chase, about 20 million a year. Milico transferred after August to Citibank Delaware, Citicorp's wholesale banking subsidiary. The latter made the most spectacular gain on the top-100 list, almost quintupling its volume last year to 11.5 million items. Three-fourths of them were debits.

Citibank Delaware, with $2.2 billion in assets, was the 13th-largest originator, up from 70th in 1989. It should rise even higher in 1991 as it registers Milico's for a full year.

Mr. Hopes and several competitors said Citibank Delaware "bought the business," cutting the price drastically to build volume. Chase, which lured Milico a few years ago from Trust Company Bank of Atlanta, decided not to cut its price below a given floor, and it let the customer go.

Citibank Delaware officers say they are building volume aggressively but deny "buying business." Without mentioning Milico by name, product manager Susan Goold said, "Consumer debits, primarily insurance premiums [were among] some large pieces of new business."

The Delaware bank has joined the elite circle of institutions above the 10 million-transaction level. There were 19 in this group, up from 10 in 1989 and eight in 1988.

Citicorp and its principal subsidiary, Citibank of New York, had been criticized for not carrying their ACH weight. The New York bank has never been among the leaders. Together, Citibank of New York and Citibank Delaware, a specialist in corporate serves, were just shy of 20 million items, 10th among holding companies with consolidated volumes.

10-Million Club

Robert Ford, a vice president, said Citibank Delaware was a beneficiary of the trend among big corporations to consolidate their cash management business in "five or six primary providers." With Citibank providing controlled disbursement services to 40% of large corporations, "it is only logical that we would be at the top of the list when it comes to choosing an ACH provider," Mr. Ford said.

The biggest percentage decline among the top 100 was 44% at No. 49 M&I Marshall & Ilsley Bank, Milwaukee. It lost a big insurance customer and fell behind its local rival, First Wisconsin National Bank, which grew 29% to 4.8 million. □

Top Originators of ACH Payments

Rank 1990	Rank 1989		Debit Transactions	Credit Transactions	Total Transactions	Annual Growth
1	1	**Chase Manhattan Bank NA, New York**	89,377,645	15,933,045	105,310,690	4 %
2	2	**Marine Bank of Springfield, Ill.**	38,090,666	1,374,527	39,465,193	26
3	4	**Norwest Bank Minnesota NA, Minneapolis**	30,015,049	7,852,415	37,867,464	31
4	3	**Bank of America NT&SA, San Francisco**	16,905,607	18,876,597	35,782,204	18
5	5	**Northern Trust Co., Chicago**	7,891,557	14,105,772	21,997,329	14
6	6	**Mellon Bank NA, Pittsburgh**	7,207,905	12,672,853	19,880,758	22
7	7	**First National Bank of Atlanta**	3,372,273	14,807,227	18,179,500	25
8	8	**Bank One Columbus NA, Ohio**	11,055,511	4,812,580	15,868,091	21
9	29	**First National Bank of Chicago**	8,308,565	4,479,223	12,787,788	110
10	12	**Harris Trust & Savings Bank, Chicago**	8,189,531	4,482,701	12,672,232	28
11	11	**First Bank NA, Minneapolis**	5,649,847	6,302,886	11,952,733	21
12	9	**First National Bank of Boston**	3,041,842	8,904,167	11,946,009	10
13	70	**Citibank Delaware, New Castle**	8,651,646	2,838,010	11,489,656	378
14	16	**Connecticut National Bank, Hartford**	3,251,757	7,879,330	11,131,087	39
15	14	**Security Pacific National Bank, Los Angeles**	4,626,105	6,330,383	10,956,488	25
16	23	**Wells Fargo Bank NA, San Francisco**	2,721,038	7,674,839	10,395,877	59
17	15	**Chemical Bank, New York**	3,670,668	6,721,939	10,392,607	28
18	26	**First National Bank of Omaha**	8,265,587	2,035,868	10,301,455	60
19	13	**Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.**	6,631,588	3,641,905	10,273,493	11
20	10	**NCNB Texas National Bank, Dallas**	NA	NA	9,381,129	(7)
21	24	**CoreStates Financial Corp., Philadelphia**	2,642,236	6,195,178	8,837,414	35
22	21	**Citizens & Southern National Bank, Atlanta**	2,190,177	6,329,785	8,519,962	29
23	25	**Manufacturers Hanover Trust Co., New York**	2,695,146	5,613,915	8,309,061	29
24	18	**Citibank NA, New York**	NA	NA	8,136,491	10
25	20	**NBD Bank NA, Detroit**	2,744,120	5,298,880	8,043,000	15
26	39	**United Bank of Denver NA**	3,997,376	3,831,147	7,828,523	63
27	19	**Texas Commerce Bank NA, Houston**	NA	NA	7,516,504	4
28	30	**Trust Company Bank, Atlanta**	4,749,242	2,726,848	7,476,090	25
29	33	**First National Bank of Maryland, Baltimore**	2,548,000	4,921,000	7,469,000	29
30	32	**AmSouth Bank NA, Birmingham**	5,943,521	732,494	6,676,015	15
31	31	**Boatmen's First National Bank, Kansas City, Mo.**	6,066,752	560,248	6,627,000	11
32	-	**First Union National Bank of Florida, Jacksonville**[1]	3,082,641	3,380,998	6,463,639	*
33	35	**National City Bank, Cleveland**	4,051,456	2,335,993	6,387,449	21
34	38	**Continental Bank NA, Chicago**	3,017,710	3,194,081	6,211,791	28
35	37	**Norwest Bank of Iowa NA, Des Moines**	3,896,468	2,287,862	6,184,330	25
36	22	**First City, Texas–Houston NA**	NA	NA	6,089,213	(8)
37	27	**First Union National Bank, Charlotte, N.C.**[1]	3,063,978	3,022,939	6,086,917	(5)
38	34	**First Interstate Bank of California, Los Angeles**	1,669,586	3,967,857	5,637,443	1
39	36	**Valley National Bank, Phoenix**	3,024,737	2,600,335	5,625,072	9
40	28	**Shawmut Bank NA, Boston**	1,259,472	4,225,415	5,484,887	(12)
41	40	**Boatmen's National Bank, St. Louis**	3,275,497	2,086,068	5,361,565	14
42	47	**Fifth Third Bank, Cincinnati**	851,851	4,001,051	4,852,902	29
43	52	**First Wisconsin National Bank, Milwaukee**	2,150,759	2,672,144	4,822,903	46
44	43	**Connecticut Bank & Trust Co. NA, Hartford**	1,588,721	3,117,070	4,705,791	11
45	45	**NCNB National Bank of North Carolina, Charlotte**	1,969,764	2,493,816	4,463,580	14
46	46	**First Interstate Bank of Denver NA**	2,952,953	1,466,678	4,419,631	14
47	50	**United Jersey Bank, Hackensack**	1,880,139	2,485,632	4,365,771	24
48	42	**Ameritrust Co. NA, Cleveland**	2,538,367	1,815,492	4,353,859	1
49	17	**M&I Marshall & Ilsley Bank, Milwaukee**	NA	NA	4,133,874	(44)
50	58	**Pittsburgh National Bank**	1,027,773	3,030,512	4,058,285	45
51	51	**Sovran Bank NA, Richmond**	1,223,204	2,817,109	4,040,313	22
52	92	**First Fidelity Bank NA, Newark, N.J.**	651,971	3,349,948	4,001,919	151
53	54	**Commerce Bank of Kansas City NA**	2,943,742	818,250	3,761,992	15
54	-	**Morgan Guaranty Trust Co., New York**	1,223,211	2,324,145	3,616,166	*
55	45	**Central National Bank of Waco, Tex.**	NA	NA	3,595,323	(10)
56	71	**NCNB National Bank of Florida, Tampa**	927,343	2,660,234	3,587,577	56
57	55	**Deposit Guaranty National Bank, Jackson, Miss.**	3,423,546	130,590	3,554,136	14
58	49	**Chase Lincoln First Bank NA, Rochester, N.Y.**	497,141	3,045,079	3,542,220	(2)
59	53	**First Interstate Bank of Oklahoma, Oklahoma City**	3,023,583	509,667	3,533,250	7
60	41	**Citizens Fidelity Bank & Trust Co., Louisville**	792,193	2,698,212	3,490,405	(25)
61	95	**Michigan National Bank, Farmington Hills**	2,035,898	1,384,306	3,420,204	117
62	67	**First Security Bank of Utah NA, Salt Lake City**	2,048,005	1,322,191	3,370,196	36
63	60	**Seattle-First National Bank**	1,775,483	1,465,402	3,240,885	17
64	65	**Society National Bank, Cleveland**	838,721	2,391,299	3,230,020	27
65	-	**Colorado National Bank, Denver**	698,892	2,521,643	3,220,535	*
66	62	**Norwest Bank Nebraska NA, Omaha**	2,932,737	272,697	3,205,434	19
67	86	**Maryland National Bank, Baltimore**	901,000	2,299,000	3,200,000	74
68	-	**Bank of New York**	1,120,293	1,956,799	3,077,092	*
69	61	**Bank One Dayton NA, Ohio**	574,308	2,492,153	3,066,461	13
70	59	**Bank of Hawaii, Honolulu**	1,143,903	1,898,889	3,042,792	9
71	64	**First Interstate Bank of Arizona NA, Phoenix**	1,314,473	1,704,912	3,019,385	15
72	68	**Mercantile Bank NA, Clayton, Mo.**	2,418,027	587,190	3,005,217	22
73	72	**First American National Bank, Nashville**	1,230,608	1,718,333	2,948,941	31
74	69	**Bank South NA, Atlanta**	1,804,594	1,140,027	2,944,621	21
75	66	**INB National Bank, Indianapolis**	1,626,457	1,256,564	2,883,021	16
76	108	**Manufacturers National Bank, Detroit**	1,560,826	1,309,849	2,870,675	138
77	80	**State Street Bank & Trust Co., Boston**	1,200,902	1,616,888	2,817,790	41
78	76	**Southeast Bank NA, Miami**	1,730,113	1,081,316	2,811,429	32
79	56	**Riggs National Bank, Washington**	334,000	2,445,000	2,779,000	(3)
80	48	**Bank One, Texas NA, Dallas**	NA	NA	2,777,880	(25)
81	57	**Bank of New England NA, Boston**	386,858	2,287,128	2,673,986	(7)
82	90	**Western Bank, Sioux Falls, S.D.**	2,555,128	102,047	2,657,175	55
83	74	**Huntington National Bank, Columbus, Ohio**	1,217,534	1,411,158	2,628,692	19
84	91	**American Security Bank NA, Washington**	1,011,000	1,535,000	2,546,000	53
85	63	**Union Bank, San Francisco**	1,192,836	1,308,091	2,500,927	(6)
86	77	**Bankers Trust Co., New York**	831,513	1,627,762	2,459,275	17
87	83	**Crestar Bank, Richmond**	632,563	1,744,739	2,377,302	27
88	82	**First Interstate Bank of Oregon NA, Portland**	NA	NA	2,364,596	24
89	78	**Star Bank NA, Cincinnati**	1,444,047	910,928	2,354,975	13
90	79	**Security Pacific Bank Washington NA, Seattle**	423,927	1,896,293	2,320,220	14
91	89	**United Missouri Bank of Kansas City NA**	1,327,853	934,652	2,262,505	30
92	100	**FirsTier Bank NA, Omaha**	1,741,728	474,688	2,216,416	59
93	81	**Citizens & Southern National Bank, Charleston, S.C.**	NA	NA	2,202,203	12
94	105	**FirsTier Bank, Lincoln, Neb.**	1,486,765	634,303	2,121,068	64
95	73	**First Tennessee Bank NA, Memphis**	981,725	1,056,218	2,037,943	(9)
96	85	**Signet Bank/Maryland, Baltimore**	1,643,000	377,000	2,020,000	10
97	75	**First National Bank of Louisville**	1,192,079	794,420	1,986,499	(9)
98	98	**BancOhio National Bank, Columbus**	346,538	1,617,522	1,964,060	34
99	-	**Marine Midland Bank NA, Buffalo, N.Y.**	303,377	1,626,037	1,929,414	*
100	88	**United States National Bank, Portland, Ore.**	NA	NA	1,895,979	4

Most data obtained from regional automated clearing houses. Some were confirmed by, or obtained directly from, the originating banks. NA-Not available.

*Comparative data for 1989 not available.

[1] First Union Corp. activity is split: Jacksonville, Fla., unit served Georgia and Florida, Charlotte unit served North and South Carolina.

Small Banks Earn High ROA

The most successful community banks were twice as profitable last year as the average U.S. bank

By Steve Klinkerman

Underscoring the profit potential of small institutions, an *American Banker* survey has found that the most successful community banks were twice as profitable last year as the average U.S. bank.

The 100 most profitable community banks with assets between $50 million and $500 million earned an average of 2.04% on assets, the survey found.

The most profitable community banks with assets of less than $50 million did even better, posting a 2.2% return. By comparison, the average U.S. bank's ROA was 0.91%.

To be sure, the typical community bank's performance was closer to the industry average. Large community banks had an average return on assets of 0.97%, while smaller institutions earned 0.77%.

But while specific comparative data were not available, the returns of the top-performing community banks clearly exceeded those of their larger counterparts, experts said.

"There is not another group that compares," said Frank Anderson, a senior analyst with Stephens Inc., an investment firm in Little Rock, Ark.

Diverse Formulas

The top-performing community banks were spread across 32 states and showed great diversity in their success formulas. But they all had one thing in common: expertise.

"These are smart operators," said Arnold Hayes, a community bank consultant and former officer at the Federal Reserve Bank of Dallas. "They are out to make money."

This year's survey was expanded to include institutions with up to $500 million in assets. Previous surveys defined community banks as having between $50 million and $200 million in assets.

The survey counted federally-insured commercial banks owned independently or by a one-bank holding company. Qualifying companies also had to have reported profits for the past three years.

This is the first year that the survey divided community banks into two groups. The survey included 4,411 large community banks ($50 million to $500 million in assets) and 4,600 small community banks (assets of less than $50 million).

Myriad portfolio strategies emerged at top community banks. The most profitable of the small community banks, Republic Bank, Norman, Okla., had 47% of its loans in real estate and 37.2% in commercial credits.

By contrast, Kentucky-Farmers Bank, Catlettsburg, Ky., devoted 64% of its loan portfolio to consumer credits. No. 3 in profitability among large community banks in 1990 and No. 1 in 1989, Kentucky-Farmers derives much of its income from a huge securities portfolio that includes municipal bonds and mortgage-backed securities.

Common Attributes

One common attribute of many top-performing community banks was a high concentration of interest-free demand deposits. Republic Bank derived 23.4% of its liabilities from noninterest-bearing accounts.

"It takes time to do it, but banks can benefit tremendously by building loyal deposit relationships," said James Sexton, a former director of bank supervision for the Federal Deposit Insurance Corp.

Cost control emerged as another priority of bankers at top-performing institutions. First Bank of Immokalee, Florida, for example, does not operate an automated teller machine and has refused to buy a facsimile machine for the office.

"If the gadget doesn't make money, we're not interested," said Steve Price, president and chief operating officer.

Where the determined cost-cutting really shined through was among the productivity leaders, as measured by pretax operating income per employee. The leader among small community banks, First National Bank, Johnson, Neb., in 1990 racked up $137,000 of operating income per employee – compared with $15,350 for the average U.S. bank employee.

These community banking stars exhibited much greater proportionate growth than the industry at large. During the past three years, for example, the top 100 large community banks reported average asset growth of 36.8%; the ratio was 21.6% for smaller institutions. By contrast, the U.S. banking industry expanded its asset base by 12.97% during the period. □

The Top 100 Large Community Banks

Based on the return on average assets for 1990 (dollar amounts in thousands)

Rank 1990		Return On Avg. Assets 1990	Return On Avg. Assets 1989	Return On Avg. Equity 1990	Return On Avg. Equity 1989	Overhead as a % of Assets 1990	Loans as a % of Assets 12/31/90	Total Assets 12/31/90	3-Year Asset Gr. Rate 1987-90	Noncur. Loans as a % of assets 12/31/90	Net Income 1990	Net Income 1989	Full-time Empl. 12/31/90	Pre-tax Op. Inc. Per Empl. 1990	Pre-tax Op. Inc. Per Empl. 1989
1	Bank of Boulder, Colo.★	2.893	2.122	32.971	27.291	39.96	62.06	86,330	58.2	1.28	2,227	1,322	170	21	41
2	First Bank of Oak Park, Ill.★	2.819	2.575	30.211	27.946	5.10	68.70	129,570	11.3	0.64	3,602	3,217	110	44	63
3	Kentucky-Farmers Bank, Catlettsburg, Ky.	2.815	3.533	12.116	14.863	2.97	38.20	118,112	30.5	1.48	3,136	3,545	59	66	63
4	First State Bank, Columbus, Tex.	2.802	3.037	11.905	13.620	1.83	18.03	68,710	6.7	0.09	1,885	1,947	16	152	152
5	First National Bank, Wyoming, Del.	2.635	2.322	17.074	15.682	2.42	67.06	74,601	22.9	0.64	1,919	1,540	31	93	106
6	Farmers Savings Bank, Spencer, Ohio	2.597	2.883	9.735	10.505	1.57	50.12	61,286	55.7	0.32	1,530	1,518	12	161	161
7	Bank of Western Oklahoma, Elk City★	2.563	2.430	33.978	33.571	2.59	62.55	51,761	9.6	0.08	1,234	1,131	30	62	75
8	National Bank & Trust Co., Chariton, Iowa★	2.528	0.906	24.106	8.843	2.60	38.87	84,399	26.0	0.14	1,687	503	38	72	118
9	Citizens Bank, Delavan, Wis.★	2.497	2.412	13.125	12.859	1.12	65.66	70,286	25.2	0.10	1,684	1,511	13	176	208
10	First National Bank, Keystone, W.Va.	2.466	1.520	34.561	25.810	1.92	36.65	84,533	20.8	0.00	2,040	1,137	23	122	122
11	Bank of Mountain View, Ark.	2.443	2.128	13.611	12.104	1.85	46.71	57,002	27.8	0.21	1,362	1,071	25	71	77
12	City Bank, Lynnwood, Wash.	2.411	2.281	27.617	27.313	4.30	81.34	215,274	78.1	0.95	4,882	3,670	113	65	68
13	West Des Moines State Bank, Iowa★	2.359	2.529	21.375	22.126	2.01	62.99	289,322	22.0	0.39	6,321	6,100	80	106	112
14	Putnam County National Bank, Carmel, N.Y.	2.359	2.791	10.717	14.152	3.60	48.67	95,273	9.5	5.32	2,230	2,628	50	60	30
15	Citizens Bank, Fayette, Ala.★	2.357	2.181	11.138	10.778	1.40	30.27	96,662	17.7	1.24	2,232	1,951	26	108	108
16	Prior Lake State Bank, Minn.★	2.334	1.061	22.988	9.769	3.42	52.57	52,753	7.0	0.06	1,218	522	37	44	43
17	Texas Bank, Odessa★	2.324	1.849	31.569	21.081	4.33	50.93	81,294	94.1	0.73	1,545	829	54	43	69
18	Hinesville Bank, Ga.★	2.288	2.553	18.314	19.977	3.88	57.94	84,936	27.7	1.27	1,912	1,961	63	43	43
19	McDowell County National Bank, Welch, W.Va.	2.272	2.431	9.090	9.901	1.61	33.46	114,634	10.9	1.47	2,547	2,672	38	80	85
20	Brighton Bank, Salt Lake City, Utah★	2.263	2.480	25.832	31.748	6.64	60.96	55,372	13.0	0.62	1,138	1,168	48	36	36
21	Peoples State Bank, Hamtramck, Mich.	2.225	2.247	10.724	11.344	1.66	41.76	140,738	13.2	0.88	3,048	2,990	41	108	100
22	Valley Bank, Moreno Valley, Calif.	2.215	2.346	23.723	27.516	5.59	55.03	62,709	42.9	0.00	1,399	1,293	94	24	29
23	Citizens Bank, Carthage, Tenn.	2.206	2.230	15.550	15.753	1.33	57.77	180,817	38.7	1.10	3,784	3,436	56	86	97
24	Saratoga National Bank, Calif.★	2.204	2.201	17.273	17.222	4.97	72.63	61,892	62.8	0.36	1,263	1,062	28	75	78
25	First National Bank, East Lansing, Mich.★	2.204	2.265	26.748	26.121	2.32	70.76	95,004	39.8	0.81	1,939	1,806	33	84	79
26	Peoples Bank of Bullitt County, Shepherdsville, Ky.★	2.197	2.152	13.449	13.395	2.72	70.53	94,990	35.6	1.07	2,040	1,817	49	56	57
27	First American State Bank, Fort Dodge, Iowa★	2.193	1.089	22.175	12.679	2.80	51.77	113,885	15.7	0.50	2,379	1,095	61	41	42
28	Northern State Bank, Thief River Falls, Minn.	2.171	2.063	11.458	11.232	1.74	39.75	93,939	21.3	0.41	1,951	1,722	36	86	86
29	New Tripoli National Bank, Pa.★	2.151	2.089	14.092	13.770	1.96	70.64	78,098	29.7	1.34	1,617	1,428	23	93	93
30	Fidelity Bank, Fort Worth, Tex.★	2.142	2.081	30.643	33.633	3.31	50.14	76,459	N.A.	0.76	1,351	1,062	34	61	90
31	Alva State Bank & Trust Co., Okla.	2.138	1.876	9.997	9.115	1.64	53.03	68,165	28.9	0.90	1,293	1,076	20	100	91
32	Bank of Granite, Granite Falls, N.C.★	2.089	2.115	18.852	19.753	2.02	66.83	326,349	38.0	0.40	6,496	5,859	148	59	60
33	First Security Bank, Searcy, Ark.★	2.082	2.143	19.283	20.766	2.05	52.64	158,860	25.5	1.14	3,140	2,964	78	52	52
34	Pitkin County Bank & Trust Co., Aspen, Colo.★	2.074	2.409	27.449	34.413	2.45	73.45	80,864	84.2	1.07	1,586	1,528	36	72	81
35	Pioneer Trust Bank NA, Salem, Ore.★	2.062	2.306	14.736	15.522	2.34	22.33	103,169	32.7	0.03	1,983	2,054	49	55	55
36	Redding Bank of Commerce, Calif.★	2.059	2.152	24.456	23.059	2.22	76.87	105,814	78.1	0.53	2,014	1,616	30	112	115
37	National Bank of Stamford, N.Y.	2.030	2.385	10.023	11.747	1.93	42.73	78,868	21.5	2.30	1,531	1,686	27	70	72
38	First National Bank, Pontotoc, Miss.	2.022	1.790	13.283	12.358	2.02	57.21	104,854	24.7	1.19	2,053	1,722	49	53	59
39	Minden Exchange Bank & Trust Co., Neb.★	2.015	1.225	20.237	12.229	2.12	60.78	80,325	11.5	1.33	1,605	927	26	84	87
40	Western National Bank, Odessa, Tex.★	2.014	1.976	21.683	18.449	2.38	49.78	137,608	61.4	0.88	2,493	2,039	86	44	61
41	First National Bank, Montrose, Colo.★	2.013	1.629	25.969	22.857	3.18	67.18	56,374	30.9	0.60	1,036	825	37	34	37
42	Denver National Bank, Pa.	2.009	2.103	12.276	13.369	1.32	55.63	174,195	27.8	1.26	3,336	3,245	38	112	119
43	Byron Center State Bank, Byron Center, Mich.★	2.008	2.054	15.835	16.193	2.08	68.46	138,510	47.5	0.44	2,627	2,349	50	68	71
44	Channelview Bank, Tex.★	2.007	1.829	42.182	32.498	2.73	25.72	367,810	353.1	0.38	6,274	3,206	201	42	70
45	Charter Pacific Bank, Agoura Hills, Calif.	2.002	1.891	23.306	24.135	9.34	71.73	70,533	42.1	2.63	1,401	1,115	77	32	42
46	First Bank & Trust Co., Palatine, Ill.★	1.999	2.138	22.609	21.127	2.62	39.19	83,003	36.2	0.03	1,584	1,500	37	56	50
47	First National Bank, Clifton Forge, Va.	1.993	2.164	12.913	14.860	1.95	43.69	60,226	8.1	0.27	1,201	1,258	22	76	79
48	First State Bank, Dimmitt, Tex.★	1.988	3.386	21.825	41.703	3.46	54.29	78,335	25.7	0.01	1,444	2,321	39	47	47
49	American River Bank, Sacramento, Calif.	1.986	1.940	16.802	16.913	3.52	79.78	55,133	47.8	0.05	1,037	867	30	58	58
50	Bank of Southside Virginia, Carson★	1.977	2.124	15.919	16.733	2.58	55.18	168,785	30.8	0.21	3,109	2,982	71	59	60
51	National Bank of Commerce, Altus, Okla.★	1.965	1.451	22.129	18.975	5.29	52.92	59,540	42.0	2.51	1,150	830	60	30	29
52	Neffs National Bank, Pa.★	1.938	1.931	15.442	16.352	1.44	55.86	72,782	40.0	0.32	1,330	1,221	17	96	108
53	Union Bank, Morrisville, Vermont★	1.938	2.210	21.865	25.393	3.13	83.15	117,327	28.5	3.48	2,206	2,320	88	35	40
54	Saint Henry Bank, Ohio	1.933	2.048	12.709	14.133	1.81	67.43	80,242	20.3	0.28	1,489	1,459	11	168	168
55	Franklin County National Bank, Brookville, Ind.★	1.920	2.015	14.454	16.548	2.12	59.99	81,238	15.0	0.54	1,471	1,489	38	55	55
56	First State Bank, Stratford, Tex.★	1.920	1.984	18.199	18.261	1.94	38.86	62,570	13.9	0.02	1,140	1,139	21	70	67
57	Whidbey Island Bank, Coupeville, Wash.	1.912	1.616	20.511	17.977	4.58	60.51	60,354	16.6	0.31	1,167	887	64	27	30
58	Middletown Valley Bank, Md.	1.888	2.033	16.740	19.044	2.32	70.37	83,401	25.0	0.98	1,504	1,501	41	58	59
59	Germantown Trust & Saving Bank, Breese, Ill.★	1.884	1.838	14.315	13.385	1.50	54.40	62,560	53.9	0.00	1,100	900	17	81	66
60	First National Bank, Dryden, N.Y.	1.883	2.016	15.106	16.841	2.36	49.13	59,109	11.7	0.07	1,118	1,162	29	50	50
61	Security State B&T Co., Fredericksburg, Tex.★	1.880	1.599	28.256	23.529	2.46	45.46	132,973	75.3	1.99	2,230	1,628	60	54	63
62	First National Bank, Rosenberg, Tex.	1.877	1.784	11.329	9.931	2.48	21.56	87,218	22.5	0.93	1,598	1,367	40	58	59
63	Citizens B&T Co. of Grainger County, Rutledge, Tenn.★	1.873	1.834	16.398	16.827	2.74	44.89	73,730	25.2	0.46	1,344	1,232	37	52	52
64	McCook National Bank, Neb.★	1.869	2.142	13.679	16.711	1.98	41.43	99,309	4.7	2.59	1,786	1,980	38	66	66
65	Security National B&T Co., Springfield, Ohio★	1.864	1.811	19.691	19.323	2.58	51.61	418,756	24.7	0.15	7,449	6,735	215	41	40
66	Farmers & Drovers Bank, Council Grove, Kan.	1.854	1.748	10.124	8.732	1.96	40.52	68,560	68.8	0.35	990	791	23	56	64
67	National Commerce Bank, Houston	1.853	1.223	24.520	15.343	4.24	57.88	119,404	216.3	0.60	1,479	754	43	51	84
68	Lawrence National Bank & Trust Co., Kan.	1.852	1.887	19.028	19.696	4.18	73.91	61,570	0.3	0.26	1,196	1,263	44	43	44
69	Western Community Bank, Corona, Calif.	1.849	2.471	19.696	23.373	5.32	75.22	69,214	95.6	0.02	1,162	1,109	59	33	43
70	Borel Bank & Trust Co., San Mateo, Calif.	1.841	1.901	22.910	25.671	3.80	76.62	157,262	52.4	0.36	2,828	2,572	58	81	84
71	Danville State Bank, Ark.★	1.840	2.042	17.648	20.211	1.68	59.24	86,357	15.7	0.84	1,570	1,632	31	73	70
72	First Commercial Bank, Sacramento, Calif.★	1.839	1.746	25.159	25.411	4.08	78.93	385,842	59.9	1.20	6,540	5,174	176	58	57
73	Dixon National Bank, Ill.★	1.836	1.938	14.057	15.755	1.45	37.58	233,994	13.7	0.62	4,273	4,310	57	84	85
74	Peoples Bank of Unity, Plum Boro, Pa.	1.836	1.671	12.404	10.821	2.37	42.41	177,264	47.2	0.31	3,074	2,446	88	45	42
75	Northwest Commerce Bank, Rosemont, Ill.	1.835	1.636	28.418	25.427	3.33	73.49	73,444	11.1	2.46	1,482	1,276	39	56	56
76	First State Bank, Spring Lake Park, Minn.★	1.833	2.161	16.803	19.841	3.78	44.69	52,157	18.1	1.14	915	1,011	36	37	37
77	Metairie Bank & Trust Co., La.	1.833	2.221	8.436	10.472	3.09	32.57	188,911	15.1	0.55	3,324	3,789	109	46	46
78	Union Bank, Jamestown, Tenn.★	1.826	1.812	12.761	12.853	2.36	47.95	59,763	23.1	0.96	1,064	995	25	63	63
79	Bunkie Bank & Trust Co., La.★	1.824	2.128	24.406	33.624	3.51	40.97	72,025	116.0	0.50	1,209	1,304	39	37	41
80	Regency Bank, Fresno, Calif.	1.815	1.959	23.958	27.441	5.16	67.89	93,621	78.3	0.32	1,555	1,345	54	49	57
81	Nebraska State B&T Co., Broken Bow, Neb.★	1.814	1.093	21.295	13.145	2.91	51.68	65,145	9.8	0.21	1,128	661	26	65	60
82	El Capitan National Bank, Sonora, Calif.★	1.808	1.846	23.281	23.342	3.77	49.36	123,099	57.1	0.52	2,099	1,803	115	25	29
83	First Bank & Trust Co., Duncan, Okla.	1.797	1.075	20.872	15.645	3.41	37.96	53,835	N.A.	1.72	912	532	39	35	34
84	Citizens & Farmers Bank, West Point, Va.	1.790	1.864	13.315	14.382	2.69	64.33	147,618	13.0	0.41	2,592	2,545	89	36	35
85	Teutopolis State Bank, Teutopolis, Ill.	1.787	1.709	12.746	12.405	1.55	37.40	59,627	26.4	0.35	1,012	891	17	77	77
86	Farmers Bank & Trust Co. NA, Great Bend, Kan.★	1.781	1.283	21.554	15.223	2.64	42.96	92,706	63.2	0.16	1,422	822	38	53	67
87	First Bank of Boaz, Ala.★	1.780	1.715	15.238	14.711	2.95	63.47	57,306	15.8	0.42	1,004	950	30	45	44
88	Tehama County Bank, Red Bluff, Calif.	1.779	1.577	20.080	18.073	3.85	73.20	53,420	90.8	0.36	866	634	29	47	54
89	First National Bank, Hebronville, Tex.	1.779	1.396	10.394	8.308	1.65	17.32	58,675	10.3	0.03	1,042	818	16	88	83
90	First National Bank, Hughes Springs, Tex.★	1.775	1.340	21.211	12.665	2.74	37.04	65,307	101.5	0.23	823	448	31	36	74
91	Mechanics National Bank, Paramount, Calif.	1.772	2.328	23.436	30.378	7.38	76.37	236,928	90.6	1.75	3,915	3,821	234	28	31
92	Winona National & Savings Bank, Minn.★	1.769	2.263	10.302	13.780	2.11	48.51	124,725	11.2	0.50	2,123	2,604	49	66	73
93	Chelsea State Bank, Mich.	1.768	1.634	14.009	12.961	1.79	48.87	115,135	23.1	0.28	2,024	1,708	36	74	78
94	First National Bank, Floydada, Tex.★	1.765	1.931	15.471	17.006	1.68	22.93	66,511	16.7	0.34	1,052	1,132	19	82	82
95	Buena Vista National Bank, Chester, Ill.★	1.764	1.706	13.829	12.976	2.49	36.03	69,404	30.7	0.48	1,127	969	26	60	58
96	Elizabeth State Bank, Ill.★	1.762	1.616	21.952	19.844	1.15	11.74	69,702	-6.9	0.39	1,311	1,172	10	166	166
97	Monroe County Bank, Monroeville, Ala.★	1.759	1.595	12.563	10.895	2.27	27.58	75,328	22.3	0.03	1,321	1,054	37	52	55
98	Merchants & Farmers Bank, Milledgeville, Ga.	1.750	1.780	18.525	19.921	3.14	49.81	84,290	44.3	0.25	1,395	1,296	47	38	37
99	Farmers & Merchants Bank, Prairie Grove, Ark.	1.749	1.528	13.709	12.683	2.42	37.33	56,642	15.0	0.37	941	767	32	40	41
100	First Bank of San Luis Obispo, Calif.	1.748	1.696	18.501	17.540	4.53	75.48	69,611	57.9	0.00	1,151	959	30	60	62
	Mean Values for Top 100 Banks	**2.04**	**1.96**	**18.71**	**18.24**	**3.24**	**52.9**	**106,639**	**36.8**	**0.74**	**2,044**	**1,800**	**52.5**	**65.5**	**70.1**
	Median Values for Top 100 Banks	**1.99**	**2.04**	**18.51**	**16.88**	**2.59**	**53.7**	**83,846**	**27.8**	**0.50**	**1,563**	**1,495**	**38.0**	**59.5**	**63.6**

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. **Large Community Bank:** An FDIC-insured commercial bank that is independently owned, or owned by a one-bank holding company, and has assets between **$50 million and $500 million** on Dec. 31, 1990. The bank must be profitable in each of the last three years 1988-1990. U.S. bank subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital:** net income for the year divided by average assets and average equity, respectively. **Overhead as a % of Assets:** overhead expense divided by average total assets. **Loans as a % of Assets:** total loans divided by total assets. **Asset Growth Rate:** the percentage change in assets over the period Dec. 31, 1987, to Dec. 31, 1990. **Noncur. Loans as a % of Assets:** loans past due 90 or more days plus loans on a nonaccrual basis divided by total end-of-period assets. **Net Income:** income after taxes but before extraordinary items. **Pre-tax op. inc. per empl.:** pre-tax operating income for the year divided by the number of employees at the end of the year. (★)— Owned by a 1-bank holding co. **N.A.**— not available.

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The 100 Most Profitable Large Community Banks

Based on the return on average assets for 1990. The banks are listed geographically in order of their ROA within states and have been ranked by their return on average equity capital and pre-tax income per employee (dollar amounts in thousands)

1990 ROA RANK		ROE 1990	ROE Rank	Pre-tax Op. Inc. Per Empl.	Inc. P.E. Rank
	ALABAMA				
15	Citizens Bank, Fayette★	11.14%	90	$108	9
87	First Bank of Boaz★	15.24	63	45	73
97	Monroe County Bank, Monroeville★	12.56	83	52	65
	ARKANSAS				
11	Bank of Mountain View	13.61	74	71	33
33	First Security Bank, Searcy★	19.28	44	52	63
71	Danville State Bank★	17.65	51	73	30
99	Farmers & Merchants Bank, Prairie Grove	13.71	72	40	83
	CALIFORNIA				
22	Valley Bank, Moreno Valley.	23.72	21	24	99
24	Saratoga National Bank★	17.27	52	75	28
38	Redding Bank of Commerce ★	24.46	17	112	7
45	Charter Pacific Bank, Agoura Hills	23.31	23	32	94
49	American River Bank, Sacramento	16.80	55	58	51
69	Western Community Bank, Corona	19.70	42	33	93
70	Borel Bank & Trust Co., San Mateo	22.91	26	81	23
72	First Commercial Bank, Sacramento★	25.16	15	58	50
80	Regency Bank, Fresno	23.96	20	49	68
82	El Capitan National Bank, Sonora★	23.28	24	25	98
88	Tehama County Bank, Red Bluff	20.08	41	47	69
91	Mechanics National Bank, Paramount	23.44	22	28	96
100	First Bank of San Luis Obispo	18.50	48	60	46
	COLORADO				
1	Bank of Boulder★	32.97	4	21	100
34	Pitkin County Bank & Trust Co., Aspen★	27.45	11	72	31
41	First National Bank, Montrose★	25.97	13	34	92
	DELAWARE				
5	First National Bank, Wyoming	17.07	53	93	14
	GEORGIA				
18	Hinesville Bank★	18.31	49	43	79
98	Merchants & Farmers Bank, Milledgeville	18.53	47	38	84
	ILLINOIS				
2	First Bank of Oak Park★	30.21	7	44	76
46	First Bank & Trust Co., Palatine★	22.61	27	56	55
59	Germantown Trust & Saving Bank, Breese★	14.32	67	81	24
73	Dixon National Bank★	14.06	69	84	19
75	Northwest Commerce Bank, Rosemont	28.42	8	56	56
85	Teutopolis State Bank, Teutopolis	12.75	81	77	26
95	Buena Vista National Bank, Chester★	13.83	71	60	45
96	Elizabeth State Bank★	21.95	30	166	3
	INDIANA				
55	Franklin County National Bank, Brookville★	14.45	66	55	58
	IOWA				
8	National Bank & Trust Co., Chariton★	24.11	19	72	32
13	West Des Moines State Bank★	21.38	35	106	11
27	First American State Bank, Fort Dodge	22.18	28	41	82
	KANSAS				
66	Farmers & Drovers Bank, Council Grove	10.12	95	56	57
68	Lawrence National Bank & Trust Co.	19.03	45	43	77
86	Farmers Bank & Trust Co. NA, Great Bend★	21.55	34	53	61
	KENTUCKY				
3	Kentucky-Farmers Bank, Catlettsburg	12.12	86	66	38
26	Peoples Bank of Bullitt County, Shepherdsville★	13.45	75	56	54
	LOUISIANA				
77	Metairie Bank & Trust Co.	8.44	100	46	71
79	Bunkie Bank & Trust Co.★	24.41	18	37	85
	MARYLAND				
58	Middletown Valley Bank, Md.	16.74	56	58	52
	MICHIGAN				
21	Peoples State Bank, Hamtramck	10.72	91	108	10
25	First National Bank, East Lansing★	26.75	12	84	20
43	Byron Center State Bank, Byron Center★	15.84	59	68	36
93	Chelsea State Bank	14.01	70	74	29
	MINNESOTA				
16	Prior Lake State Bank★	22.99	25	44	75
28	Northern State Bank, Thief River Falls	11.46	88	86	18
	MINNESOTA (continued)				
76	First State Bank, Spring Lake Park★	16.80%	54	[illegible]	86
92	Winona National & Savings Bank★	10.30	94	66	39
	MISSISSIPPI				
36	First National Bank, Pontotoc	13.28	77	53	62
	NEBRASKA				
39	Minden Exchange Bank & Trust Co.★	20.24	40	84	21
64	McCook National Bank★	13.68	73	66	37
81	Nebraska State B&T Co., Broken Bow★	21.30	36	65	41
	NEW YORK				
14	Putnam County National Bank, Carmel	10.72	92	60	47
37	National Bank of Stamford	10.02	96	70	35
60	First National Bank, Dryden	15.11	64	50	67
	NORTH CAROLINA				
32	Bank of Granite, Granite Falls★	18.85	46	59	48
	OHIO				
6	Farmers Savings Bank, Spencer	9.74	98	161	4
54	Saint Henry Bank	12.71	82	168	2
65	Security National B&T Co., Springfield★	19.69	43	41	81
	OKLAHOMA				
7	Bank of Western Oklahoma, Elk City★	33.98	3	62	43
31	Alva State Bank & Trust Co.	10.00	97	100	12
51	National Bank of Commerce, Altus★	22.13	29	30	95
83	First Bank & Trust Co., Duncan	20.87	38	35	91
	OREGON				
35	Pioneer Trust Bank NA, Salem★	14.74	65	55	59
	PENNSYLVANIA				
29	New Tripoli National Bank★	14.09	68	93	15
42	Denver National Bank	12.28	85	112	8
52	Neffs National Bank★	15.44	62	96	13
74	Peoples Bank of Unity, Plum Boro	12.40	84	[illegible]	72
	TENNESSEE				
23	Citizens Bank, Carthage	15.55	60	86	17
63	Citizens B&T Co. of Grainger Cty., Rutledge★	16.40	57	52	64
78	Union Bank, Jamestown★	12.76	80	63	42
	TEXAS				
4	First State Bank, Columbus	11.91	87	152	5
17	Texas Bank, Odessa★	31.57	5	43	78
30	Fidelity Bank, Fort Worth★	30.64	6	61	44
40	Western National Bank, Odessa★	21.68	33	44	74
44	Channelview Bank★	42.18	1	42	80
48	First State Bank, Dimmitt★	21.83	32	47	70
56	First State Bank, Stratford★	18.20	50	70	34
61	Security State B&T Co., Fredericksburg★	28.26	9	54	60
62	First National Bank, Rosenberg	11.33	89	58	53
67	National Commerce Bank, Houston	24.52	16	51	66
89	First National Bank, Hebbronville	10.39	93	88	16
90	First National Bank, Hughes Springs★	21.21	37	36	89
94	First National Bank, Floydada★	15.47	61	82	22
	UTAH				
20	Brighton Bank, Salt Lake City★	25.83	14	36	88
	VERMONT				
53	Union Bank, Morrisville★	21.87	31	35	90
	VIRGINIA				
47	First National Bank, Clifton Forge	12.91	79	76	27
50	Bank of Southside Virginia, Carson★	15.92	58	59	49
84	Citizens & Farmers Bank, West Point	13.32	76	36	87
	WASHINGTON				
12	City Bank, Lynnwood	27.62	10	65	40
57	Whidbey Island Bank, Coupeville	20.51	39	27	97
	WEST VIRGINIA				
10	First National Bank, Keystone	34.56	2	122	6
19	McDowell County National Bank, Welch	9.09	99	80	25
	WISCONSIN				
9	Citizens Bank, Delavan★	13.13	78	176	1

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. **Large Community Bank:** An FDIC-insured commercial bank that is independently owned, or owned by a one-bank holding company, and has assets between **$50 million and $500 million** on Dec. 31, 1990. The bank must be profitable in each of the last three years 1988-1990. U.S. bank subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital:** net income for the year divided by average assets and average equity, respectively. **ROE Rank:** The return on average equity rank for the top 100 community banks in ROA. **Pre-tax Op. Inc. Per Empl.:** pre-tax operating income for the year divided by the number of employees at the end of the year. **Inc. P.E. Rank:** The 1990 pre-tax income per employee rank for the top 100 community banks in ROA. **(★)** — Owned by a 1-bank holding co.

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Top 100's Productivity Leaders

Based on pre-tax operating income per employee ($'000)

		Income Per Empl. 1990	Income Per Empl. 1989	Overhd Ratio 1990	Overhd Ratio Rank
1	Citizens Bank, Delavan, Wis.	176	208	1.12	1
2	Saint Henry Bank, Ohio	168	168	1.81	19
3	Elizabeth State Bank, Ill.	166	166	1.15	2
4	Farmers Savings Bank, Spencer, Ohio	161	161	1.57	10
5	First State Bank, Columbus, Tex.	152	152	1.83	20
6	First National Bank, Keystone, W.Va.	122	122	1.92	22
7	Redding Bank of Commerce, Calif.	112	115	2.22	37
8	Denver National Bank, Pa.	112	119	1.32	3
9	Citizens Bank, Fayette, Ala.	108	108	1.40	5
10	Peoples State Bank, Hamtramck, Mich.	108	100	1.66	14

Overhd ratio is overhead expense as a percentage of average total assets. **Overhd Ratio Rank** is bank's rank based on its overhead ratio

Top 100's Fastest Growing

Based on asset growth from yearend 1987 to yearend 1990 ($'000)

		3-year Asset Growth	Total Assets 12/31/90	NC Loan Ratio 12/31/90	NC Loan Rank
1	Channelview Bank, Tex.	353%	367,810	0.38	42
2	National Commerce Bank, Houston	216	119,404	0.60	59
3	Bunkie Bank & Trust Co., La.	116	72,025	0.50	52
4	First National Bank, Hughes Springs, Tex.	102	65,307	0.23	24
5	Western Community Bank, Corona, Calif.	96	69,214	0.02	6
6	Texas Bank, Odessa	94	81,294	0.73	65
7	Tehama County Bank, Red Bluff, Calif.	91	53,420	0.36	38
8	Mechanics National Bank, Paramount, Calif.	91	236,928	1.75	92
9	Pitkin County Bank & Trust Co., Aspen, Colo.	84	80,864	1.07	76
10	Regency Bank, Fresno, Calif.	78	93,621	0.32	32

NC Loan Ratio is noncurrent loans as a percentage of total assets. **NC Loan Rank** is bank's rank based on its noncurrent loan ratio

The Top 100 Small Community Banks

Based on the return on average assets for 1990 (dollar amounts in thousands)

Rank 1990		Return On Avg. Assets 1990	Return On Avg. Assets 1989	Return On Avg. Equity 1990	Return On Avg. Equity 1989	Overhead as a % of Assets 1990	Loans as a % of Assets 12/31/90	Total Assets 12/31/90	3-Year Asset Gr. Rate 1987-90	Nonaccr. Loans as a % of assets 12/31/90	Net Income 1990	Net Income 1989	Full-time Empl. 12/31/90	Pre-tax Op. Inc. Per Empl. 1990	Pre-tax Op. Inc. Per Empl. 1989
1	Republic Bank Norman, Okla.	3.625	6.185	35.653	51.880	4.50	57.26	[illegible]1,302	N.A.	3.51	1,003	1,540	19	58	61
2	First American Trust Co., Santa Ana, Calif.★	3.489	4.223	14.643	18.684	13.18	0.00	31,120	10.3	0.00	1,102	1,348	51	32	29
3	First National Bank, Ely, Nev.	3.330	3.572	8.981	10.090	1.98	25.56	27,692	21.9	0.03	903	936	13	102	95
4	First Bank of Immokalee, Fla.	3.263	2.882	23.448	22.428	4.91	74.72	34,898	28.6	1.24	1,051	862	33	49	48
5	Bank of Talmage, Neb.	2.999	2.963	5.839	6.163	4.25	16.22	3,768	6.8	0.13	113	113	4	30	30
6	Meno Guaranty Bank, Meno, Okla.★	2.954	3.040	12.147	13.818	2.12	37.59	19,674	1.6	0.02	566	573	8	83	83
7	Avery County Bank, Newland, N.C.	2.725	3.195	11.538	13.803	2.04	40.16	35,841	20.1	0.07	943	1,035	13	89	73
8	Bank of Holland, N.Y.	2.705	2.868	12.922	13.443	2.45	70.60	18,471	41.4	0.35	482	443	11	58	58
9	Citizens Bank, Oregon, Mo.	2.684	2.909	19.987	24.456	3.90	42.42	14,606	2.7	0.00	370	393	5	110	110
10	State Bank of Riverdale, Neb.	2.683	2.466	9.468	9.207	2.79	29.94	16,982	14.2	0.02	453	406	6	118	101
11	First National Bank, Tuckahoe, N.J.	2.598	2.597	12.242	12.840	2.76	47.07	32,600	-2.1	1.07	822	808	17	74	74
12	Bank of Locust Grove, Okla.★	2.593	2.575	24.319	23.731	5.03	58.19	16,952	7.9	0.12	423	403	19	31	31
13	Bank of Heath Springs, S.C.	2.593	3.222	9.157	11.154	2.70	36.65	11,835	27.4	1.29	309	342	4	103	103
14	Decatur State Bank, Ark.★	2.54[illegible]	2.290	19.801	20.369	2.82	73.00	44,392	28.2	0.87	1,029	861	25	63	66
15	Park National Bank, Kansas City, Mo.	2.535	1.744	6.355	4.564	5.35	15.91	12,638	-6.9	0.00	319	222	12	9	7
16	First National Bank, Aspermont, Tex.	2.497	3.204	12.999	15.419	2.35	31.82	27,995	5.0	1.84	881	863	11	76	76
17	Vian State Bank, Okla.	2.472	2.369	17.978	17.851	3.30	50.68	40,340	59.1	0.72	976	873	32	40	44
18	Clayco State Bank, Claycomo, Mo.★	2.454	2.618	22.760	27.854	4.65	55.52	13,101	3.9	0.00	321	346	16	31	33
19	United Security Bank NA, Fresno, Calif.	2.453	1.871	14.795	9.190	2.49	77.05	49,067	391.8	3.19	1,030	580	14	120	152
20	Fallon National Bank, Nev.	2.452	1.459	24.598	15.356	4.20	69.69	28,857	3.9	1.36	664	377	21	48	50
21	Western Industrial National Bank, South El Monte, Calif.	2.438	2.360	23.536	26.406	4.66	74.88	45,847	54.6	0.15	1,163	1,019	38	52	49
22	Mapleton Trust & Savings Bank, Iowa★	2.420	2.324	15.393	15.298	2.00	42.60	41,034	11.1	0.00	951	862	14	98	98
23	First State Bank, Thompson Falls, Mont.★	2.379	2.449	24.919	24.561	3.17	66.56	29,360	26.3	6.71	646	602	16	64	64
24	Union Bank, Evergreen, Ala.★	2.378	1.968	14.693	12.937	2.94	46.99	30,267	10.1	0.92	715	556	27	35	35
25	Security Bank of Southwest Missouri, Cassville★	2.342	2.446	29.719	27.808	3.02	78.51	15,735	72.5	0.18	324	255	13	39	42
26	Uinta County State Bank, Mountain View, Wy.	2.341	4.968	4.660	10.173	3.56	0.92	5,330	16.1	0.00	127	257	7	37	37
27	Farmers & Miners State Bank, Lucas, Iowa	2.303	2.288	10.933	11.759	1.99	1.15	3,481	5.0	0.00	82	79	3	36	36
28	Ashton State Bank, Neb.	2.302	2.856	7.148	8.170	6.34	75.49	2,787	54.9	1.90	57	60	3	24	24
29	Martell State Bank, Neb.★	2.284	1.616	29.746	21.690	3.38	54.94	20,014	22.5	0.13	440	289	13	49	53
30	East Prospect State Bank, Pa.	2.277	2.132	17.016	16.301	2.31	68.28	36,653	26.8	0.19	802	684	11	58	58
31	Marquette Bank Mound, Minn.	2.259	2.243	13.121	13.438	3.44	61.99	49,969	28.1	0.68	1,076	965	23	67	65
32	Crested Butte State Bank, Colo.	2.251	2.049	29.382	30.221	5.96	63.35	19,408	33.8	1.05	407	314	13	31	31
33	Dunlap Savings Bank, Iowa★	2.250	2.068	14.888	14.250	1.85	38.49	26,844	2.1	0.06	576	519	8	95	95
34	First National Bank of Izard County, Calico Rock, Ark.★	2.250	2.280	16.571	17.683	2.40	45.84	48,122	45.3	0.05	998	881	21	68	71
35	Leonardville State Bank, Kan.	2.227	1.827	12.833	11.066	3.15	18.93	7,195	3.3	0.03	155	119	7	28	28
36	Sargent County Bank, Forman, N.D.★	2.224	2.246	9.518	9.818	2.26	43.92	46,208	10.2	0.28	995	982	15	94	100
37	Union Banking Co., West Mansfield, Ohio★	2.216	1.437	30.531	20.701	2.77	43.18	12,247	15.5	0.00	244	130	8	44	50
38	Bank of Telluride, Colo.★	2.211	1.980	29.153	29.288	4.93	65.76	25,769	60.2	0.31	530	403	18	46	49
39	Peoples Webster County Bank, Red Cloud, Neb.	2.204	1.813	13.849	12.095	1.80	48.53	32,818	18.5	0.18	665	524	10	92	92
40	Farmers & Merchants Bank, Des Arc, Ark.★	2.200	1.997	9.222	8.922	1.95	42.47	36,552	19.8	0.10	786	699	18	52	47
41	Bank of Commerce, Mc Loud, Okla.★	2.194	2.045	28.796	26.355	3.56	50.25	18,765	9.1	0.46	385	351	8	70	56
42	State Bank of Wiley, Colo.	2.191	0.646	13.482	3.619	2.49	60.06	30,501	47.8	1.83	640	162	9	89	100
43	Regional Bank of Rifle, Colo.	2.176	2.232	30.643	35.082	3.63	57.47	28,349	76.0	0.23	543	436	20	40	44
44	Muenster State Bank, Tex.	2.164	2.538	14.372	17.110	1.72	32.56	44,469	30.3	0.22	916	1,008	10	125	125
45	Farmers State Bank, Humphrey, Neb.★	2.144	1.541	17.151	10.853	3.26	40.58	11,174	7.3	0.02	215	142	4	78	78
46	Ottoville Bank Co., Ohio	2.140	1.955	12.176	11.730	1.68	61.03	29,742	16.9	0.38	611	534	7	98	114
47	Security Bank South Dakota NA, Fort Pierre★	2.109	1.998	10.244	12.821	3.62	73.06	19,111	-30.2	2.50	404	493	13	44	44
48	Athens State Bank, Ill.★	2.103	1.829	10.787	9.301	1.60	31.84	22,687	18.2	0.00	466	381	6	90	90
49	Summit Hill Trust Co., Pa.	2.097	2.012	11.242	10.747	1.82	33.37	18,471	15.0	0.79	362	338	7	65	91
50	Ossian State Bank, Iowa	2.085	2.573	11.082	14.454	2.03	19.24	18,161	15.2	0.04	368	437	7	72	72
51	Iowa State Bank, Calmar, Iowa	2.069	2.478	11.376	13.851	1.79	17.82	17,707	14.6	0.01	358	395	5	91	91
52	DeKalb Bank, Crossville, Ala.★	2.063	1.824	21.830	18.566	3.97	58.02	18,265	9.8	1.20	377	317	18	32	32
53	First State Bank, Danville, Va.	2.063	2.336	10.725	12.856	2.62	47.29	24,732	13.4	0.89	507	556	15	43	43
54	Pacific Continental Bank, Eugene, Ore.	2.059	2.190	21.721	25.186	4.80	69.55	42,567	53.2	0.19	826	746	28	46	52
55	Bank of Sumner, Wash.★	2.056	1.866	21.076	20.260	4.49	66.16	34,680	29.0	0.68	677	558	33	26	31
56	First National Bank, Bellaire, Tex.	2.056	1.219	13.274	8.134	3.96	29.44	43,327	-8.2	3.78	846	501	25	47	44
57	Elsa State Bank & Trust Co., Tex.	2.053	1.207	12.136	7.834	4.17	34.55	24,807	-2.8	3.86	487	303	24	25	25
58	Solon State Bank, Iowa★	2.052	2.141	9.963	10.366	2.87	46.79	27,698	15.9	0.34	556	532	11	61	61
59	Peoples State Bank, De Smet, S.D.★	2.051	2.160	13.011	13.712	1.97	48.57	[illegible],673	17.6	0.03	623	616	10	86	86
60	Bullitt County Bank, Shepherdsville, Ky.★	2.041	1.557	27.834	20.804	3.95	65.59	32,172	43.7	0.84	608	[illegible]14	25	35	31
61	Home State Bank, Royal, Iowa★	2.032	1.874	10.867	9.961	2.18	35.88	22,676	26.2	0.40	423	356	7	70	70
62	Miners State Bank, Frontenac, Kan.★	2.024	2.073	9.714	10.526	1.82	41.55	28,743	12.3	0.02	561	557	10	75	75
63	Bank of Commerce, Chouteau, Okla.★	2.011	1.848	20.644	18.672	4.80	55.56	13,793	22.0	0.71	263	225	16	23	25
64	First State Bank, Petersburg, Tex.★	2.000	2.190	20.571	23.786	2.49	24.83	15,124	13.5	0.00	268	291	7	51	45
65	Petefish Skiles & Co., Virginia, Ill.	1.999	1.682	12.278	11.392	1.86	45.00	46,439	8.9	0.36	927	824	14	82	88
66	Stockmens National Bank, Rushville, Neb.★	1.998	1.882	16.465	15.699	2.41	35.14	42,726	20.1	0.[illegible]	809	704	17	69	78
67	Cleo State Bank, Cleo Springs, Okla.★	1.996	1.887	15.470	15.175	2.00	36.51	31,173	1.4	0.[illegible]	596	542	13	54	50
68	Security Bank, Lewisville, Tex.★	1.981	2.551	15.480	30.996	4.01	48.92	24,783	N.A.	0.97	436	481	16	27	34
69	First National Bank, Hooper, Neb.	1.979	1.819	11.316	10.696	1.66	26.49	29,447	3.0	0.01	569	499	10	76	69
70	Washita Valley Bank, Fort Cobb, Okla.★	1.978	1.843	12.709	12.597	2.62	41.04	25,505	6.8	[illegible]	490	440	12	59	59
71	First Bank of Haskell, Okla.★	1.976	2.205	26.811	29.185	3.53	48.21	12,985	7.4	0.37	251	273	15	24	24
72	Citizens State Bank, Butler, Ga.★	1.974	1.850	17.871	17.609	3.48	60.57	29,542	9.4	0.73	580	529	18	43	46
73	Dulaney National Bank, Marshall, Ill.★	1.972	1.881	12.707	12.950	2.06	37.01	37,621	13.5	0.23	711	649	17	54	54
74	Bank of Fyffe, Ala.	1.972	2.145	15.682	16.302	2.39	48.73	28,114	58.8	1.58	509	472	13	55	55
75	First Vall[illegible]nk, Seeley Lake, Mont.★	1.967	1.754	10.196	8.647	4.37	39.99	6,894	32.3	0.23	126	101	6	32	32
76	Bank of the [illegible]cific, Long Beach, Wash.	[illegible]67	1.847	21.004	20.929	3.27	60.45	47,622	22.8	0.24	925	[illegible]	30	38	37
77	First State Bank, Randolph, Neb.	[illegible]67	2.082	9.696	10.237	1.57	26.12	25,825	8.8	0.01	493	[illegible]	8	90	90
78	First National Bank, Friend, Neb.★	1.964	2.138	18.685	19.781	1.88	39.27	30,658	3.9	0.00	600	643	8	93	93
79	First National Bank, Johnson, Neb.	1.964	1.815	10.423	9.844	1.39	20.34	34,721	14.5	0.55	654	565	6	137	118
80	First National Bank, Flagler, Colo.★	1.956	1.629	13.833	11.985	1.98	38.45	35,500	23.1	0.20	688	526	11	76	76
81	First National Bank, Stanton, Tex.	1.956	1.886	11.392	11.427	2.67	22.09	33,092	4.0	0.24	738	709	19	55	58
82	First State Bank of DeKalb County, Fort Payne, Ala.	1.954	2.317	17.318	22.345	3.12	73.45	26,456	24.5	0.09	515	547	15	52	49
83	Farmers Savings Bank, Leighton, Iowa★	1.952	1.662	10.935	10.151	1.69	42.24	14,658	-4.2	1.10	273	234	5	76	76
84	First National Bank of Arapahoe County, Aurora, Colo.	1.949	1.920	22.987	28.276	5.20	37.18	24,688	61.0	2.63	486	410	21	35	37
85	Okemah National Bank, Okla.★	1.946	1.688	12.728	[illegible]	2.96	27.44	48,619	7.3	0.32	889	747	28	44	44
86	Breda Savings Bank, Iowa	1.944	1.917	10.602	10.562	2.16	38.74	20,305	21.5	0.04	350	317	5	67	67
87	Jordan Banking Co., Le[illegible], Ga.	1.941	1.927	10.209	11.387	3.28	48.86	7,366	7.0	0.01	141	143	6	35	34
88	First National Bank, Okeene, Okla.	1.941	1.981	9.588	10.266	1.50	28.59	49,329	23.8	0.53	947	922	15	86	91
89	Latimer State Bank, Wilburton, Okla.★	1.939	1.438	22.985	[illegible]	2.38	47.76	36,249	19.5	0.41	678	453	18	58	56
90	Bank of Fordland, Mo.	1.938	1.989	13.642	14.753	[illegible]	61.66	11,086	18.6	0.01	212	201	10	31	28
91	Security State Bank, Anahuac, Tex.	1.938	1.535	12.886	10.457	[illegible]	21.47	45,860	10.4	0.03	905	700	16	61	58
92	Bank of Okolona, Miss.	1.932	1.778	11.946	11.286	[illegible]	34.51	33,510	27.3	2.22	621	534	10	60	73
93	Lyndon State Bank, Kan.★	1.920	1.880	23.313	20.654	[illegible]	57.96	23,531	49.2	0.21	427	370	13	50	54
94	First National Bank, Konawa, Okla.	1.917	1.786	11.691	11.324	2.05	8.28	14,101	25.1	0.00	263	230	9	36	47
95	Farwell State Savings Bank, Mich.	1.913	2.024	12.521	13.723	2.23	63.43	47,902	20.3	0.73	896	877	21	58	58
96	Lake Country Bank, Webbers Falls, Okla.★	1.911	2.026	20.888	21.469	4.52	53.46	10,287	11.1	0.87	192	197	10	28	28
97	First National Bank, Lipan, Tex.	1.906	1.959	15.239	10.826	6.34	35.72	4,300	44.1	0.16	74	56	5	18	13
98	Peoples Bank of Graceville, Fla.★	1.903	1.927	11.480	12.387	2.33	36.26	29,452	23.2	0.11	535	523	16	47	47
99	First National Bank, Newton, Tex.★	1.902	1.624	26.969	20.791	3.90	70.86	36,920	53.6	0.50	616	448	24	38	37
100	First National Bank, Lindsay, Okla.	1.897	1.506	8.180	6.671	2.29	15.30	25,312	4.2	0.64	468	363	13	45	41
	Mean Values for Top 100 Banks	**2.22**	**2.18**	**15.99**	**15.82**	**3.13**	**44.7**	**27,047**	**21.8**	**0.67**	**671.7**	**617.1**	**14.4**	**68.4**	**66.9**
	Median Values for Top 100 Banks	**2.06**	**2.01**	**13.58**	**13.72**	**2.77**	**43.6**	**27,947**	**18.9**	**0.28**	**421.5**	**577.5**	**13.0**	**54.5**	**54.3**

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. **Small Community Bank:** An FDIC-insured commercial bank that is independently owned, or owned by a one-bank holding company, and has **assets less than or equal to $50 million** on Dec. 31, 1990. The bank must be profitable in each of the last three years 1988-1990. U.S. bank subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital:** net income for the year divided by average assets and average equity, respectively. **Overhead as a % of Assets:** overhead expense divided by average total assets. **Loans as a % of Assets:** total loans divided by total assets. **Asset Growth Rate:** the percentage change in assets over the period Dec. 31, 1987, to Dec. 31, 1990. **Nonaccr. Loans as a % of Assets:** loans past due 90 or more days plus loans on a nonaccrual basis divided by total end-of-period assets. **Net Income:** income after taxes but before extraordinary items. **Pre-tax op. inc. per empl.:** pre-tax operating income for the year divided by the number of employees at the end of the year. (★)— Owned by a 1-bank holding co. N.A.— not available. **Compiled by American Banker, Copyright 1991.**

The 100 Most Profitable Small Community Banks

Based on the return on average assets for 1990. The banks are listed geographically in order of their ROA within states and have been ranked by their return on average equity capital and pre-tax income per employee (dollar amounts in thousands)

1990 ROA RANK		ROE 1990	ROE Rank	Pre-tax Op. Inc. Per Empl.	Inc. P.E. Rank
	ALABAMA				
24	Union Bank, Evergreen★	14.693	45	35	81
52	DeKalb Bank, Crossville★	21.830	21	32	84
74	Bank of Fyffe	15.682	38	55	50
82	First State Bank of DeKalb County, Fort Payne	17.318	33	52	54
	ARKANSAS				
14	Decatur State Bank★	19.801	29	63	40
34	First National Bank of Izard County, Calico Rock★	16.571	36	68	36
40	Farmers & Merchants Bank, Des Arc★	9.222	93	52	55
	CALIFORNIA				
2	First American Trust Co., Santa Ana★	14.643	46	32	85
19	United Security Bank NA, Fresno	14.795	44	120	3
21	Western Industrial National Bank, South El Monte	23.536	15	52	53
	COLORADO				
32	Crested Butte State Bank	29.382	6	31	87
38	Bank of Telluride★	29.153	7	46	63
42	State Bank of Wiley	13.482	51	89	17
43	Regional Bank of Rifle	30.643	2	40	72
80	First National Bank, Flagler★	13.833	49	76	26
84	First National Bank of Arapahoe County, Aurora	22.987	18	35	80
	FLORIDA				
4	First Bank of Immokalee	23.448	16	49	58
98	Peoples Bank of Graceville★	11.480	71	47	61
	GEORGIA				
72	Citizens State Bank, Butler★	17.871	32	43	69
87	Jordan Banking Co., Leary	10.209	85	35	79
	ILLINOIS				
48	Athens State Bank★	10.787	80	90	15
65	Petefish Skiles & Co., Virginia	12.278	63	82	23
73	Dulaney National Bank, Marshall★	12.707	61	54	52
	IOWA				
22	Mapleton Trust & Savings Bank★	15.393	41	98	8
27	Farmers & Miners State Bank, Lucas	10.933	78	36	78
33	Dunlap Savings Bank★	14.888	43	95	10
50	Ossian State Bank	11.082	76	72	32
51	Iowa State Bank, Calmar	11.376	73	91	14
58	Solon State Bank★	9.963	87	61	42
61	Home State Bank, Royal★	10.867	79	70	33
83	Farmers Savings Bank, Leighton★	10.935	77	76	27
86	Breda Savings Bank	10.602	82	87	19
	KANSAS				
35	Leonardville State Bank	12.833	58	26	94
62	Miners State Bank, Frontenac★	9.714	88	75	30
93	Lyndon State Bank★	23.313	17	50	57
	KENTUCKY				
60	Bullitt County Bank, Shepherdsville★	27.834	9	35	82
	MICHIGAN				
95	Farwell State Savings Bank	12.521	62	58	44
	MINNESOTA				
31	Marquette Bank Mound	13.121	53	67	37
	MISSISSIPPI				
92	Bank of Okolona	11.946	68	80	24
	MISSOURI				
9	Citizens Bank, Oregon	19.987	28	110	5
15	Park National Bank, Kansas City	6.355	98	9	100
18	Clayco State Bank, Claycomo★	22.760	20	31	89
25	Security Bank of Southwest Missouri, Cassville★	29.719	5	39	73
90	Bank of Fordland	13.642	50	31	86
	MONTANA				
23	First State Bank, Thompson Falls★	24.919	12	64	39
75	First Valley Bank, Seeley Lake★	10.196	86	32	83
	NEBRASKA				
5	Bank of Talmage	5.839	99	30	90
10	State Bank of Riverdale	9.468	92	118	4
28	Ashton State Bank	7.148	97	24	97
29	Martell State Bank★	29.746	4	49	59
	NEBRASKA (Continued)				
39	Peoples Webster County Bank, Red Cloud	13.849	48	92	13
45	Farmers State Bank, Humphrey★	17.151	34	78	25
66	Stockmens National Bank, Rushville★	16.465	37	69	35
69	First National Bank, Hooper	11.316	74	76	29
77	First State Bank, Randolph	9.696	89	90	16
78	First National Bank, Friend★	18.685	30	93	12
79	First National Bank, Johnson	10.423	83	137	1
	NEVADA				
3	First National Bank, Ely	8.981	95	102	7
20	Fallon National Bank	24.598	13	48	60
	NEW JERSEY				
11	First National Bank, Tuckahoe	12.242	64	74	31
	NEW YORK				
8	Bank of Holland	12.922	56	58	47
	NORTH CAROLINA				
7	Avery County Bank, Newland	11.538	70	69	18
	NORTH DAKOTA				
36	Sargent County Bank, Forman★	9.518	91	94	11
	OHIO				
37	Union Banking Co., West Mansfield★	30.531	3	44	68
46	Ottoville Bank Co.	12.176	65	98	9
	OKLAHOMA				
1	Republic Bank Norman	35.653	1	58	46
6	Meno Guaranty Bank, Meno★	12.147	66	83	22
12	Bank of Locust Grove★	24.319	14	31	88
17	Vian State Bank	17.978	31	40	71
41	Bank of Commerce, Mc Loud★	28.796	8	70	34
63	Bank of Commerce, Chouteau★	20.644	26	23	98
67	Cleo State Bank, Cleo Springs★	15.470	40	54	51
70	Washita Valley Bank, Fort Cobb★	12.709	60	59	43
71	First Bank of Haskell★	26.811	11	24	96
85	Okemah National Bank★	12.728	59	44	66
88	First National Bank, Okeene	9.586	90	85	21
89	Latimer State Bank, Wilburton★	22.985	19	58	45
94	First National Bank, Konawa	11.691	69	36	77
96	Lake Country Bank, Webbers Falls★	20.888	25	28	91
100	First National Bank, Lindsay	8.180	96	45	65
	OREGON				
54	Pacific Continental Bank, Eugene	21.721	22	46	64
	PENNSYLVANIA				
30	East Prospect State Bank	17.016	35	58	48
49	Summit Hill Trust Co.	11.242	75	65	38
	SOUTH CAROLINA				
13	Bank of Heath Springs	9.157	94	103	6
	SOUTH DAKOTA				
47	Security Bank South Dakota NA, Fort Pierre★	10.244	84	44	67
59	Peoples State Bank, De Smet★	13.011	54	86	20
	TEXAS				
16	First National Bank, Aspermont	12.999	55	76	28
44	Muenster State Bank	14.372	47	125	2
56	First National Bank, Bellaire	13.274	52	47	62
57	Elsa State Bank & Trust Co.	12.136	67	25	95
64	First State Bank, Petersburg★	20.571	27	51	56
68	Security Bank, Lewisville★	15.480	39	27	92
81	First National Bank, Stanton	11.392	72	55	49
91	Security State Bank, Anahuac	12.886	57	61	41
97	First National Bank, Lipan	15.239	42	18	99
99	First National Bank, Newton★	26.989	10	38	74
	VIRGINIA				
53	First State Bank, Danville	10.725	81	43	70
	WASHINGTON				
55	Bank of Sumner★	21.076	23	26	93
76	Bank of the Pacific, Long Beach	21.004	24	38	75
	WYOMING				
26	Uinta County State Bank, Mountain View	4.680	100	37	76

Data Source: ADP BISG Data Services, New York, from its data base of the federal regulatory "Reports of Condition and Income" filed by all federally-insured commercial banks. **Large Community Bank:** An FDIC-insured commercial bank that is independently owned, or owned by a one-bank holding company, and has assets between **$50 million and $500 million** on Dec. 31, 1990. The bank must be profitable in each of the last three years 1988-1990. U.S. bank subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital:** net income for the year divided by average assets and average equity, respectively. **ROE Rank:** The return on average equity rank for the top 100 community banks in ROA. **Pre-tax Op. Inc. Per Empl.:** pre-tax operating income for the year divided by the number of employees at the end of the year. **Inc. P.E. Rank:** The 1990 pre-tax income per employee rank for the top 100 community banks in ROA. (★) — Owned by a 1-bank holding co.

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Top 100's Productivity Leaders

Based on pre-tax operating income per employee ($'000)

		Income Per Empl. 1990	Income Per Empl. 1989	Overhd Ratio 1990	Overhd Ratio Rank
1	First National Bank, Johnson, Neb.	137	118	1.39	1
2	Muenster State Bank, Tex.	125	125	1.72	8
3	United Security Bank NA, Fresno, Calif.	120	152	2.49	44
4	State Bank of Riverdale, Neb.	118	101	2.79	52
5	Citizens Bank, Oregon, Mo.	110	110	3.90	75
6	Bank of Heath Springs, S.C.	103	103	2.70	49
7	First National Bank, Ely, Nev.	102	95	1.98	20
8	Ottoville Bank Co., Ohio	98	114	1.68	6
9	Mapleton Trust & Savings Bank, Iowa ★	98	98	2.00	23
10	Dunlap Savings Bank, Iowa ★	95	95	1.85	13

Overhd ratio is overhead expense as a percentage of average total assets. **Overhd Ratio Rank** is bank's rank based on its overhead ratio.

Top 100's Fastest Growing

Based on asset growth from yearend 1987 to yearend 1990 ($'000)

		3-year Asset Growth	Total Assets 12/31/90	NC Loan Ratio 12/31/90	Loan/Asset Ratio
1	United Security Bank NA, Fresno, Calif.	391.60%	49,067	3.19	77.05
2	Regional Bank of Rifle, Colo.	76.00	28,349	0.23	57.47
3	Security Bank of Southwest Missouri, Cassville ★	72.50	15,736	0.18	78.51
4	First National Bank of Arapahoe County, Aurora, Colo.	61.00	24,686	2.63	37.18
5	Bank of Telluride, Colo. ★	60.20	25,769	0.31	65.76
6	Vian State Bank, Okla.	59.10	40,340	0.72	50.58
7	Bank of Fyffe, Ala.	58.80	28,114	1.58	48.73
8	Ashton State Bank, Neb.	54.90	2,7[illegible]7	1.90	75.49
9	Western Industrial National Bank, South El Monte, Calif.	54.60	45,847	0.15	74.88
10	First National Bank, Newton, Tex. ★	53.60	35,920	0.50	70.85

NC Loan Ratio is noncurrent loans as a percentage of total assets. **Loan/Asset Ratio** is total loans as a percentage of total assets.

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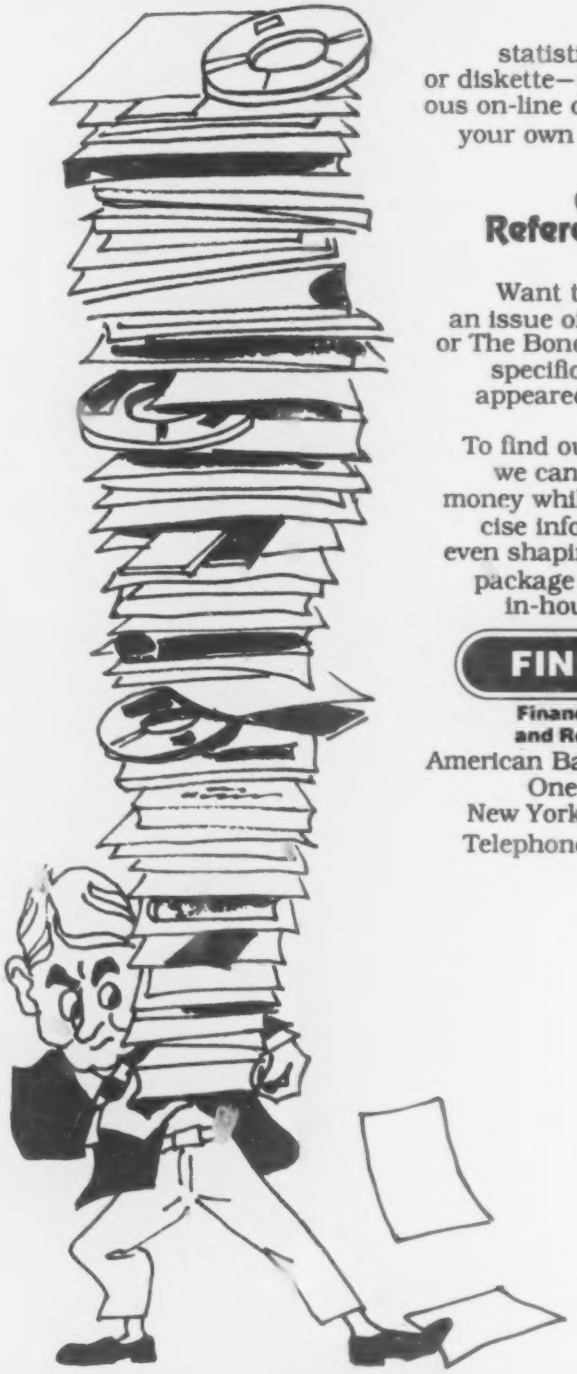

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Bank Holding Companies

Top 100 Holding Companies Analysis 58
Top 50 BHCs 60
Top 100 BHCs 62
Geographic Breakdown of Top 100 63
Banks not controlled by bank holding companies 63
Top 100 Earners in Banking 64
Profitability of Top 100 Earners 65
Capital Analysis 66
Top 100 Bank Holding Companies in Tier 1 and Total Capital Ratio Order 67
Tier 1 and Total Capital of Top 100 Bank Holding Companies 68-69
Capital Ratios of Top 100 Commercial Banks 70
1990 Performance of Top Banking Companies 71-72
First Quarter 1991 Performance of Top Banking Companies 73-74
Market Capitalization-Yearend 1990 75
Top 25 Banks in Highly Leveraged Transaction Loans-Yearend 1990 76
The 100 Highest-Paid Bank Executives in 1990 77
Highest Paid Bank Executives Grouped by Size of Bank 78
Biggest Executive Pay Raises in 1990 78
Biggest Executive Pay Cuts in 1990 78
Trust Banking Analysis 79
Top 100 Banks in Managed Assets 80
Geographic Breakdown of Top 100 82
Trust Data Aggregates for Top 100 82
Top 100 Banks in Trust Income 84
Automated Teller Machines Analysis 86
Automated Teller Machines at Top Banking Companies 87-90

Slow Growth for Top 100

The dramatic growth of many well-capitalized banks was offset by the shrinkage of weaker competitors

By Steven Lipin

The nation's 100 largest banking companies last year grew at their lowest rate in a decade, as the dramatic growth of many well-capitalized banks was offset by the shrinkage of weaker competitors.

An *American Banker* survey shows that the assets of the top 100 U.S. banking companies grew by a meager 2.3%, closely tracking the 3.1% rise in commercial and industrial loan growth. But the composition of the industry continued to shift, creating a more defined line between the haves and the have-nots.

Many of the nation's most highly regarded institutions achieved substantial growth, including BankAmerica Corp., J.P. Morgan & Co., Wells Fargo & Co., Norwest Corp., and CoreStates Financial Corp. Some, such as First Union Corp., grew through acquisitions; others picked up business from weakened competitors. Almost all of the strong superregionals achieved growth.

On the flip side, companies with credit problems reduced their size last year as they sought to strengthen capital-to-asset ratios. Citicorp shrunk by 5.9% or $13.6 billion, its first asset decline since 1959.

Chase Manhattan Corp.'s assets fell 8.6%, or $9.3 billion, causing it to lose its No. 2 ranking to superstrong BankAmerica, which grew by 12.11%.

Banks in more serious financial straits also shed billions in assets – among them: Southeast Banking Corp. and Bank of Boston Corp.

Total deposits at the nation's top 100 banks grew by 6.1%, reflecting the shift in liability management toward more stable consumer deposits and away from commercial paper and other short-term funding.

Separations Widen

"In the months ahead, the haves are likely to continue to outpace the have-nots as a result of their ability to take on new opportunities," Thomas H. Hanley, a banking analyst at Salomon Brothers, wrote in a recent report.

This Darwinian thesis, that the strong will get stronger and the weak get weaker, was echoed by a yearend survey of treasurers by George Salem, a Prudential Securities analyst.

Mr. Salem wrote that corporations are shifting their banking relationships to higher-quality banks and eschewing riskier institutions. He found that some weaker banks are experiencing a "slow run" that is forcing consolidation.

"Foreign banks and a few money-center and regionals are gaining business at the expense of several U.S. money-centers and regionals," Mr. Salem wrote. He believes that rising bank failures, deposit-insurance reform, and continued profit problems in the industry will accelerate the "flight to quality" by corporations.

Achieving Tighter Focus

BankAmerica grew by leaps and bounds last year, acquiring $13.4 billion deposits from the Resolution Trust Corp. and some of the corresponding assets, a spokesman said. Growth in its retail lending contributed to the $12 billion asset increase, he added.

Underscoring the need for banks to have a more narrow focus, First Interstate sold its credit card and leasing portfolios, its consumer finance unit, and some smaller banks. The assets of the Los Angeles-based banking company fell 13%, or $7.7 billion.

Among other superregionals, Bank of Boston shrunk 17% to $39.17 billion, Shawmut National Corp. fell 14.9% to $23.7 billion, and Southeast Banking slid 18.9% to $13.3 billion.

What growth there was in assets did not come from money-center banks: The top 10 banking companies increased their assets by a mere 0.1%, down from a 7.4% growth in 1989.

The assets of J.P. Morgan and Bankers Trust New York Corp. grew 4.6% and 14.3% respectively, after adding billions of dollars to their trading accounts.

The two banks have gradually reduced the proportion of loans they hold to around 30%, and are increasingly reliant on trading revenues. Morgan grew its trading portfolio by $4.4 billion, while Bankers Trust added $2.5 billion. The remaining $3 billion of Bankers' growth came from an accounting change, a spokesman said.

Despite massive layoffs among money-center banks, total employment at the top 100 bank holding companies (adjusted for mergers) rose 1.4% to 1,082,264 at yearend 1990, from 1,066,896 the year before. ☐

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Top 100 U.S. Bank Holding Companies

Ranked by Assets Dec. 31, 1990, Compared with December 31, 1989

Rank 12/31/90	Bank Holding Company Largest Controlled Bank in Deposits	Total Assets 12/31/90	Total Assets 12/31/89	Rank 12/31/89	Gain	Total Deposits 12/31/90	Total Deposits 12/31/89	Controlled Banks	Controlled Branches
1	**Citicorp, New York** **Citibank NA, New York**	216,986,000,000	230,643,000,000	1		142,452,000,000	137,922,000,000	10[1]	321[1]
2	**BankAmerica Corp., San Francisco** **Bank of America NT&SA, San Francisco**	110,728,000,000	98,764,000,000	3	+1	92,321,000,000	81,186,000,000	6	1,294
3	**Chase Manhattan Corp., New York** **Chase Manhattan Bank NA, New York**	98,064,000,000	107,369,000,000	2		70,713,000,000	69,073,000,000	7	343
4	**J.P. Morgan & Co., Inc., New York** **Morgan Guaranty Trust Co., New York**	93,103,154,000	88,963,715,000	4		37,557,187,000	39,157,622,000	2	4
5	**Security Pacific Corp., Los Angeles** **Security Pacific National Bank, Los Angeles**	84,731,000,000	83,943,000,000	5		58,191,000,000	52,630,000,000	12	1,000
6	**Chemical Banking Corp., New York** **Chemical Bank, New York**	73,019,000,000	71,513,000,000	6		48,951,000,000	50,151,000,000	3	368
7	**NCNB Corp., Charlotte, N.C.** **NCNB Texas National Bank, Dallas**	65,284,515,000	66,190,763,000	7		50,222,030,000	48,576,345,000	8	923
8	**Bankers Trust New York Corp.** **Bankers Trust Co., New York**	63,596,000,000	55,658,446,000[2]	10	+2	28,588,000,000	26,220,122,000	2	3
9	**Manufacturers Hanover Corp., New York** **Manufacturers Hanover Trust Co., New York**	61,530,000,000	60,479,000,000	8		40,196,000,000	41,994,000,000	3	219
10	**Wells Fargo & Co., San Francisco** **Wells Fargo Bank NA, San Francisco**	56,198,500,000	48,736,600,000	12	+2	42,685,000,000	36,430,300,000	1	574
11	**First Interstate Bancorp., Los Angeles** **First Interstate Bank of California, Los Angeles**	51,356,452,000	59,051,407,000	9		43,140,550,000	46,467,700,000	25	1,056
12	**C&S/Sovran Corp, Norfolk, Va.** **Sovran Bank, NA, Norfolk**	51,237,457,000	48,755,051,000[3]	12[3]		38,903,582,000	36,803,196,000[3]	11	1,008
13	**First Chicago Corp.** **First National Bank, Chicago**	50,779,000,000	47,907,000,000	13		32,543,000,000	32,935,000,000	24	0
14	**PNC Financial Corp, Pittsburgh** **Pittsburgh National Bank**	45,533,465,000	45,660,744,000	14		32,043,485,000	30,120,168,000	24	510
15	**Bank of New York Co., Inc.** **Bank of New York**	45,389,851,000	48,856,471,000	11		34,021,263,000	34,927,125,000	2	242
16	**First Union Corp., Charlotte, N.C.** **First Union National Bank, Charlotte**	40,780,723,000	32,130,558,000	17	+1	27,680,080,000	21,498,325,000	5	767
17	**SunTrust Banks, Inc., Atlanta** **Trust Company Bank, Atlanta**	33,411,094,000	31,043,627,000	19	+2	26,825,944,000	24,961,500,000	16	624
18	**Bank of Boston Corp.** **First National Bank, Boston**	32,529,072,000	39,177,911,000	15		26,509,231,000	28,697,359,000	5	266
19	**Fleet/Norstar Financial Group, Inc., Providence, R.I.** **Fleet National Bank, Providence, R.I.**	32,507,013,000	33,440,789,000	16		23,190,985,000	21,676,631,000	9	537
20	**Barnett Banks, Inc., Jacksonville, Fla.** **Barnett Bank of South Florida NA, Miami**	32,213,885,000	29,006,680,000	23	+3	28,725,773,000	25,055,898,000	32	598
21	**Norwest Corp., Minneapolis** **Norwest Bank Minneapolis NA**	30,626,000,000	24,334,700,000	30	+9	20,124,000,000	15,206,100,000	35	287
22	**Banc One Corp., Columbus, Ohio** **Bank One Columbus NA**	30,335,995,000	26,552,237,000	26	+4	22,316,018,000	20,952,205,000	51	747
23	**Republic New York Corp.** **Republic National Bank, New York**	29,597,001,000	25,466,993,000	28	+5	19,986,814,000	16,524,802,000	2	59
24	**First Fidelity Bancorporation, Lawrenceville, N.J.** **First Fidelity Bank NA, Newark**	29,110,344,000	30,727,815,000	20		23,080,110,000	22,872,460,000	8	500
25	**Mellon Bank Corp., Pittsburgh** **Mellon Bank NA, Pittsburgh**	28,762,000,000	31,467,000,000	18		22,715,000,000	21,344,000,000	7	388
26	**Continental Bank Corp., Chicago** **Continental Bank NA, Chicago**	27,143,000,000	29,549,000,000	22		16,098,000,000	17,176,000,000	1	0
27	**NBD Bancorp., Inc., Detroit** **NBD Bank, NA, Detroit**	26,746,599,000	25,771,284,000	27		21,245,990,000	19,806,098,000	15	334
28	**MNC Financial, Inc., Baltimore** **Maryland National Bank, Baltimore**	26,375,773,000	20,316,349,000	37	+9	21,202,010,000	12,575,117,000	4	252
29	**First Wachovia Corp., Winston-Salem, N.C.** **Wachovia Bank & Trust Co. NA, Winston-Salem**	26,270,848,000	24,049,523,000	31	+2	18,212,412,000	17,386,636,000	3	364
30	**National City Corp., Cleveland** **National City Bank, Cleveland**	23,742,625,000	22,971,688,000	34	+4	18,321,068,000	17,264,265,000	18	449
31	**Shawmut National Corp., Hartford, Conn.** **Connecticut National Bank, Hartford**	23,703,289,000	27,855,000,000	24		19,555,335,000	18,765,470,000	5	375
32	**Midlantic Corp., Edison, N.J.** **Midlantic National Bank, Newark**	23,586,226,000	23,665,536,000	32		20,151,931,000	18,685,627,000	10	482
33	**CoreStates Financial Corp, Philadelphia** **Philadelphia National Bank**	23,520,000,000	16,848,649,000	39	+6	16,582,000,000	11,440,636,000	4	355
34	**National Westminster Bancorp, Inc., New York** **National Westminster Bank USA, New York**	23,413,112,000	21,772,979,000	35	+1	18,161,865,000	18,014,680,000	2	262
35	**Bank of New England Corp., Boston**[4] **Bank of New England NA, Boston**	20,433,677,000	29,772,719,000	21		17,108,435,000	25,529,579,000	3	338
36	**Marine Midland Banks, Inc., Buffalo, N.Y.** **Marine Midland Bank NA, Buffalo**	20,106,902,000	27,066,546,000	25		15,829,820,000	18,325,592,000	1	318
37	**KeyCorp, Albany, N.Y.** **Key Bank of Eastern NY, Albany**	19,265,728,000	15,461,365,000	41	+4	15,981,810,000	12,453,050,000	15	625
38	**First Bank System, Inc., Minneapolis** **First Bank NA, Minneapolis**	19,000,661,000	20,820,243,000	36		14,633,000,000	15,753,107,000	34	117
39	**U.S. Bancorp., Portland, Ore.** **United States National Bank of Oregon, Portland**	17,613,089,000	16,975,400,000	38		12,533,901,000	11,432,200,000	8	358
40	**Boatmen's Bancshares, Inc., St. Louis, Mo.** **Boatmen's National Bank, St. Louis**	17,468,547,000	14,542,400,000	42	+2	13,665,616,000	10,851,284,000	32	200
41	**Society Corp., Cleveland** **Society National Bank, Cleveland**	15,110,246,000	10,903,327,000	56	+15	12,118,114,000	8,424,476,000	6	376
42	**First of America Bank Corp., Kalamazoo, Mich.** **First of America Bank-Southeast Michigan, Kalamazoo**	14,038,588,000	12,792,682,000	44	+2	12,541,180,000	11,366,352,000	33	450
43	**Southeast Banking Corp., Miami** **Southeast Bank NA, Miami**	13,390,360,000	16,525,300,000	40		11,249,937,000	12,759,800,000	2	236
44	**First City Bancorporation of Texas, Inc., Houston** **First City, Texas-Houston NA**	13,343,539,000	14,080,966,000	43		10,272,087,000	10,818,730,000	20	63
45	**Comerica, Inc., Detroit** **Comerica Bank-Detroit**	13,300,414,000	12,149,495,000	48	+3	10,754,550,000	9,882,692,000	5	244
46	**UJB Financial Corp., Princeton, N.J.** **UJB/Hackensack**	12,817,877,000	12,172,290,000	47	+1	10,628,244,000	9,336,000,000	7	270
47	**Harris Bankcorp, Inc., Chicago** **Harris Trust & Savings Bank, Chicago**	12,481 90,000	12,374,355,000	46		9,300,617,000	8,960,304,000	14	40
48	**Manufacturers National Corp., Detroit** **Manufacturers National Bank of Detroit**	12,078,295,000	10,304,507,000	58	+10	8,722,139,000	8,365,176,000	8	151
49	**Crestar Financial Corp., Richmond** **Crestar Bank, Richmond**	11,881,150,000	11,360,817,000	53	+4	8,506,054,000	8,467,254,000	3	263
50	**Meridien Bancorp., Inc., Reading, Pa.** **Meridien Bank, Reading**	11,866,041,000	11,925,145,000	49		9,263,388,000	9,601,788,000	3	215

Sources of Data: American Banker survey and companies' yearend earnings releases. **Assets** and **deposits** include all consolidated subsidiaries, both domestic and foreign. Data for 1989 are as reported in 1990 and have not been restated for acquisitions, mergers, or changes in accounting principals. **Banks Controlled:** includes only domestic commercial banks controlled, according to definitions of Bank Holding Co. Act. **Branches Controlled** are domestic commercial bank branches only. (1)— Does not Citicorp's four thrift units. Including these units, Citicorp has 551 domestic branches. (2)— Bankers Trust restated its 1989 assets to $58,451 million for changes in accounting practices adopted in 1990. (3)— Pro forma. The company was formed on Aug. 31, 1990. (4)— On Jan. 7, 1991, company filed under Chapter 7 of the Federal Bankruptcy Code. The three bank units were *ceased by federal regulators and are currently operating as "bridge" banks.*

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Top 100 U.S. Bank Holding Companies

Ranked by Assets Dec. 31, 1990, Compared with December 31, 1989

Rank 12/31/90	Bank Holding Company Largest Controlled Bank in Deposits	Total Assets		Rank 12/31/89	Gain	Total Deposits		Controlled	
		12/31/90	12/31/89			12/31/90	12/31/89	Banks	Branches
51	Huntington Bancshares, Inc., Columbus, Ohio Huntington National Bank, Columbus	11,806,785,000	11,679,762,000	50		9,114,900,000	8,589,591,000	9	258
52	Northern Trust Corp., Chicago Northern Trust Co., Chicago	11,789,400,000	10,937,679,000	55	+3	8,109,100,000	7,038,283,000	9	27
53	State Street Boston Corp. State Street Bank & Trust Co., Boston	11,650,918,000	9,983,021,000	60	+7	7,657,637,000	6,178,033,000	1	6
54	Signet Banking Corp., Richmond Signet Bank/Virginia, Richmond	11,405,324,000	12,476,092,000	45		8,344,130,000	7,586,080,000	3	235
55	First American Bankshares, Inc., Washington, D.C. First American Bank of Virginia, McLean	11,234,579,000	11,489,707,000	51		9,044,109,000	8,988,365,000	8	297
56	Ameritrust Corp., Cleveland Ameritrust Co. NA, Cleveland	11,011,123,000	11,233,140,000	54		9,276,759,000	8,790,810,000	6	224
57	Michigan National Corp., Farmington Hills Michigan National Bank, Farmington Hills, Mich.	10,955,873,000	11,479,973,000	52		9,017,729,000	9,295,128,000	2	205
58	Bancorp Hawaii, Inc., Honolulu Bank of Hawaii, Honolulu	10,698,537,000	8,317,114,000	64	+6	8,785,004,000	7,024,285,000	2	67
59	Valley National Corp., Phoenix, Ariz. Valley National Bank, Phoenix	10,550,913,000	10,519,481,000	57		9,628,168,000	9,369,124,000	4	270
60	Dominion Bankshares Corp., Roanoke, Va. Dominion Bank NA, Roanoke	10,369,475,000	10,119,695,000	59		8,035,545,000	7,624,276,000	8	289
61	BayBanks, Inc., Boston BayBank Middlesex, Burlington, Mass.	10,081,983,000	9,913,271,000	61		8,980,310,000	8,784,310,000	7	224
62	Firstar Corp., Milwaukee First Wisconsin National Bank, Milwaukee	9,382,871,000	8,607,873,000	62		7,522,889,000	6,835,281,000	40	133
63	SouthTrust Corp., Birmingham, Ala. SouthTrust Bank of Alabama NA, Birmingham	9,005,864,000	7,763,166,000	68	+5	7,227,977,000	6,054,500,000	43	236
64	BanPonce Corp., Ponce, P.R.[5] Banco Popular de Puerto Rico, San Juan, P.R.	8,983,624,000	3,066,073,000	130	+66	7,422,711,000	2,634,792,000	1	190
65	AmSouth Bancorporation, Birmingham, Ala. AmSouth Bank NA, Birmingham	8,706,106,000	8,565,389,000	63		7,066,944,000	6,672,376,000	4	178
66	BanCal Tri-State Corp., San Francisco Bank of California NA, San Francisco	8,593,528,000	7,888,103,000	66		5,016,071,000	4,529,338,000	1	51
67	Old Kent Financial Corp., Grande Rapids, Mich. Old Kent Bank & Trust Co., Grand Rapids	8,205,041,000	8,127,210,000	65		6,960,885,000	6,780,208,000	19	200
68	First Maryland Bancorp., Baltimore First National Bank of Maryland, Baltimore	8,176,046,000	7,186,938,000	70	+2	5,992,429,000	4,944,177,000	3	140
69	Fifth Third Bancorp, Cincinnati Fifth Third Bank, Cincinnati	7,955,808,000	7,142,972,000	72	+3	6,385,221,000	5,783,527,000	11	214
70	First Empire State Corp., Buffalo, N.Y. Manufacturers & Traders Trust Co., Buffalo	7,715,385,000	6,233,799,000	79	+9	6,201,010,000	4,870,567,000	3	108
71	Integra Financial Corp., Pittsburgh Union National Bank, Pittsburgh	7,627,077,000	6,767,642,000	75	+4	6,686,754,000	5,803,812,000	7	221
72	Mercantile Bancorporation Inc., St. Louis, Mo. Mercantile Bank NA, St. Louis	7,617,155,000	6,942,171,000	74	+2	6,161,410,000	5,447,809,000	26	115
73	Marshall & Ilsley Corp., Milwaukee, Wis. M&I Marshall & Ilsley Bank, Milwaukee	7,460,149,000	7,150,841,000	71		5,979,621,000	5,565,331,000	40	146
74	LaSalle National Corp., Chicago[6] LaSalle National Bank, Chicago	7,372,728,000	3,430,510,000	116	+42	5,735,509,000	2,839,228,000	8	19
75	Hibernia Corp., New Orleans, La. Hibernia National Bank, New Orleans	7,357,850,000	6,698,851,000	76	+1	6,490,528,000	5,869,836,000	2	117
76	South Carolina National Corp., Columbia South Carolina National Bank, Columbia	7,051,309,000	6,215,569,000	80	+4	5,020,264,000	4,667,470,000	1	159
77	Riggs National Corp., Washington, D.C. Riggs National Bank, Washington, D.C.	7,050,602,000	7,337,187,000	69		6,110,594,000	5,976,934,000	3	65
78	Commerce Bancshares, Inc., Kansas City, Mo. Commerce Bank of Kansas City, Mo.	6,709,148,000	5,829,150,000	84	+6	5,764,352,000	4,987,915,000	14	114
79	First Tennessee National Corp., Memphis First Tennessee Bank NA, Memphis	6,707,672,000	6,397,532,000	78		5,343,239,000	4,949,447,000	2	170
80	First Security Corp., Salt Lake City, Utah First Security Bank of Utah NA, Salt Lake City	6,492,618,000	5,794,767,000	85	+5	5,000,400,000	4,149,097,000	4	190
81	First American Corp., Nashville, Tenn. First American National Bank, Nashville	6,480,262,000	7,058,327,000	73		5,556,026,000	5,824,564,000	1	151
82	First Alabama Bancshares, Inc., Montgomery First Alabama Bank, Birmingham	6,344,406,000	5,549,612,000	89	+7	5,353,211,000	4,744,364,000	2	165
83	Star Banc Corp., Cincinnati Star Bank NA, Cincinnati	6,295,384,000	5,949,401,000	83		5,129,756,000	4,973,054,000	15	160
84	INB Financial Corp., Indianapolis INB National Bank, Indianapolis	6,263,450,000	6,014,672,000	82		4,979,104,000	4,570,965,000	5	114
85	United Banks of Colorado, Inc., Denver United Bank of Denver NA	6,258,045,000	6,080,435,000	81		5,214,907,000	4,754,291,000	40	0
86	Central Fidelity Banks Inc., Richmond Central Fidelity Bank, Richmond	6,172,704,000	5,335,200,000	90	+4	4,532,802,000	4,142,304,000	2	196
87	Merchants National Corp., Indianapolis Merchants National Bank, Indianapolis	5,817,767,000	5,576,601,000	87		4,405,735,000	4,122,371,000	17	138
88	First Florida Banks, Inc., Tampa First Florida Bank NA, Tampa	5,779,965,000	5,564,600,000	88		4,937,128,000	4,637,000,000	1	155
89	First Hawaiian, Inc., Honolulu First Hawaiian Bank, Honolulu	5,509,354,000	5,080,061,000	95	+6	4,777,466,000	4,512,310,000	1	47
90	European American Bancorp, New York European American Bank, New York	5,462,937,000	5,763,813,000	86		4,323,017,000	4,604,362,000	1	89
91	First Virginia Banks, Inc., Falls Church First Virginia Bank, Falls Church	5,384,147,000	5,123,964,000	94	+3	4,715,882,000	4,426,683,000	21	307
92	Bank South Corp., Atlanta Bank South NA, Atlanta	5,184,071,000	5,136,197,000	93	+1	4,027,700,000	3,723,388,000	9	140
93	BB&T Financial Corp., Wilson, N.C. Branch Banking & Trust Co., Wilson	5,158,726,000	4,807,836,000	96	+3	4,406,442,000	3,899,428,000	4	184
94	Team Bancshares, Inc., Dallas[7] Team Bank, Fort Worth	4,974,826,000	678,787,000	...		4,200,793,000	590,827,000	1	47
95	City National Corp., Beverly Hills, Calif. City National Bank, Beverly Hills	4,956,398,000	4,698,952,000	97	+2	4,102,098,000	3,853,446,000	1	23
96	Deposit Guaranty Corp., Jackson, Miss. Deposit Guaranty National Bank, Jackson	4,923,048,000	3,744,939,000	110	+14	4,010,147,000	2,943,641,000	3	111
97	Central Bancshares of the South, Inc., Birmingham, Ala. Central Bank of the South, Birmingham	4,914,837,000	4,518,743,000	99	+2	3,522,935,000	3,238,625,000	4	91
98	Mercantile Bankshares Corp., Baltimore Mercantile-Safe Deposit & Trust Co., Baltimore	4,885,599,000	4,018,019,000	105	+7	3,988,118,000	3,367,361,000	18	119
99	First Citizens BancShares, Raleigh, N.C. First-Citizens Bank & Trust Co., Raleigh, N.C.	4,824,742,000	3,693,898,000	111	+12	4,281,667,000	3,238,446,000	1	326
100	Puget Sound Bancorp., Tacoma, Wash. Puget Sound National Bank, Tacoma	4,590,351,000	4,293,645,000	101	+1	3,568,502,000	3,158,902,000	4	111

Sources of Data: American Banker survey and companies' yearend earnings releases. **Assets** and **deposits** include all consolidated subsidiaries, both domestic and foreign. Data for 1989 are as reported in 1990 and have not been restated for acquisitions, mergers, or changes in accounting principals. **Banks Controlled:** includes only domestic commercial banks controlled, according to definitions of Bank Holding Co. Act. **Branches Controlled** are domestic commercial bank branches only. (5)— Merged with Banco Popular de Puerto Rico, San Juan on Dec. 31, 1990. For pro forma 1989 data, see the geographical listing on page 12. (6)— Acquired the $2.9 billion-asset Exchange Bancorp. in Jan. 1990. For pro forma 1989 data, see the geographical listing on page 12. (7)— On Feb. 1, 1990, acquired the $3.8 billion Team Bank NA and merged it with its bank subsidiary, Deposit Guaranty Bank, Dallas, under the new title, Team Bank, Fort Worth. The former Team Bank NA was formed by the FDIC in July 1989 when the FDIC merged the 24 bank units of the former Texas American Bancshares.

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Top 100 US Bank Holding Companies

Listed geographically by order of total assets within states (dollar amounts in millions)

Rank 12/90		Assets 12/31/90	Assets 12/31/89	Employees 12/31/90	Employees 12/31/89
	ALABAMA				
63	**SouthTrust Corp.**	9,006	7,763	4,675	4,403
65	**AmSouth Bancorporation**	8,706	8,565	4,778	4,822
82	**First Alabama Bancshares, Inc.**	6,344	5,550	4,316	3,979
97	**Central Bcshs of the South, Inc.**	4,915	4,519	2,600	2,417
	ARIZONA				
59	**Valley National Corp.**	10,551	10,519	7,384	7,354
	CALIFORNIA				
2	**BankAmerica Corp.**	110,728	98,764	56,349	54,779
5	**Security Pacific Corp.**	84,731	83,943	41,400	41,117
10	**Wells Fargo & Co.**	56,198	48,737	21,800	19,500
11	**First Interstate Bancorporation**	51,356	59,051	35,135	35,850
66	**BanCal Tri-State Corp.**	8,594	7,888	3,809	3,676
95	**City National Corp.**	4,956	4,699	2,358	2,207
	COLORADO				
85	**United Banks of Colorado, Inc.**	6,258	6,080	3,406	3,684
	CONNECTICUT				
31	**Shawmut National Corp.**	23,703	27,855	11,928	12,019
	DISTRICT OF COLUMBIA				
55	**First American Bankshares, Inc.**	11,235	11,490	6,284	6,101
77	**Riggs National Corp.**	7,051	7,337	2,426	2,397
	FLORIDA				
20	**Barnett Banks, Inc.**	32,214	29,007	18,363	18,109
43	**Southeast Banking Corp.**	13,390	16,525	7,569	8,147
88	**First Florida Banks, Inc.**	5,780	5,565	4,129	4,065
	GEORGIA				
17	**SunTrust Banks, Inc.**	33,411	31,044	19,739	20,023
92	**Bank South Corp.**	5,184	5,136	2,987	3,010
	HAWAII				
58	**Bancorp Hawaii, Inc.**	10,899	8,317	4,066	3,683
89	**First Hawaiian, Inc.**	5,509	5,080	2,298	2,281
	ILLINOIS				
13	**First Chicago Corp.**	50,779	47,907	17,400	16,500
26	**Continental Bank Corp.**	27,143	29,549	5,724	7,560
47	**Harris Bankcorp, Inc.**	12,481	12,374	5,274	5,356
52	**Northern Trust Corp.**	11,789	10,938	5,786	5,498
74	**LaSalle National Corp.**	7,373	6,655[1]	2,497	2,719[1]
	INDIANA				
84	**INB Financial Corp.**	6,263	6,015	3,278	3,007
87	**Merchants Nat'l Corp.**	5,818	5,577	3,325	3,315
	LOUISIANA				
75	**Hibernia Corp.**	7,358	6,699	3,771	2,901
	MARYLAND				
28	**MNC Financial, Inc.**	26,376	20,316	12,911[2]	9,300
68	**First Maryland Bancorp.**	8,176	7,187	4,200	4,069
98	**Mercantile Bkshs Corp.**	4,886	4,018	2,659	2,512
	MASSACHUSETTS				
18	**Bank of Boston Corp.**	32,529	39,178	17,400	18,800
35	**Bank of New England Corp.**	20,434	29,773	12,953[1]	16,821
53	**State Street Boston Corp.**	11,651	9,983	8,666	7,451
61	**BayBanks, Inc.**	10,082	9,913	5,733	5,748
	MICHIGAN				
27	**NBD Bancorp, Inc.**	26,747	25,771	12,490	12,387
42	**First of America Bank Corp.**	14,039	12,793	10,387	9,777
45	**Comerica, Inc.**	13,300	12,149	6,775	6,604
48	**Manufacturers National Corp.**	12,078	10,305	6,149	5,784
57	**Michigan National Corp.**	10,956	11,480	5,700	6,043
67	**Old Kent Financial Corp.**	8,205	8,127	4,529	4,430
	MINNESOTA				
21	**Norwest Corp.**	30,626	24,335	20,200	16,148
38	**First Bank System, Inc.**	19,001	20,820	9,475	10,667
	MISSISSIPPI				
96	**Deposit Guaranty Corp.**	4,923	3,745	2,554	2,220
	MISSOURI				
40	**Boatmen's Bancshares, Inc.**	17,469	14,542	8,393	8,402
72	**Mercantile Bancorporation Inc.**	7,617	6,942	4,430	4,463
78	**Commerce Bancshares, Inc.**	6,709	5,829	3,762	3,632
	NEW JERSEY				
24	**First Fidelity Bancorporation**	29,110	30,728	11,415	14,400
32	**Midlantic Corp.**	23,586	23,686	10,936	11,384
46	**UJB Financial Corp.**	12,818	12,172	6,375	6,364
	NEW YORK				
1	**Citicorp**	216,986	230,643	95,000	92,000
3	**Chase Manhattan Corp.**	98,064	107,369	38,460	40,594
4	**J.P. Morgan & Co., Inc.**	93,103	88,964	12,968	14,207
6	**Chemical Banking Corp.**	73,019	71,513	26,689	29,139
8	**Bankers Trust New York Corp.**	63,596	55,658	13,522	13,230
9	**Manufacturers Hanover Corp.**	61,530	60,479	19,177	20,034
15	**Bank of New York Co., Inc.**	45,390	48,856	13,847	14,883
23	**Republic New York Corp.**	29,597	25,467	4,567	3,700
34	**National Westminster Bancorp, Inc.**	23,413	21,773	7,820	8,080
36	**Marine Midland Banks, Inc.**	20,107	27,087	11,126	13,345
37	**KeyCorp**	19,286	15,461	11,081	10,372
70	**First Empire State Corp.**	7,715	6,234	2,683	2,347
90	**European American Bancorp**	5,463	5,764	2,466	2,485
	NORTH CAROLINA				
7	**NCNB Corp.**	65,285	66,191	28,685	27,300
16	**First Union Corp.**	40,781	32,131	20,521	17,733
29	**First Wachovia Corp.**	26,271	24,050	12,963	13,113
93	**BB&T Financial Corp.**	5,159	4,808	2,934	2,846
99	**First Citizens BancShares**	4,825	3,804	3,462	3,476
	OHIO				
22	**Banc One Corp.**	30,336	26,552	19,258	17,600
30	**National City Corp.**	23,743	22,972	15,879	15,180
41	**Society Corp.**	15,110	10,903	8,752	5,936
51	**Huntington Bancshares, Inc.**	11,809	11,680	6,105	5,886
56	**Ameritrust Corp.**	11,011	11,233	6,175	6,105
69	**Fifth Third Bancorp**	7,956	7,143	4,025	3,900
83	**Star Banc Corp.**	6,295	5,949	3,565	3,580
	OREGON				
39	**U.S. Bancorp.**	17,613	16,975	10,165	9,721
	PENNSYLVANIA				
14	**PNC Financial Corp**	45,533	45,861	18,100	17,681
25	**Mellon Bank Corp.**	28,762	31,467	16,500	15,300
33	**CoreStates Financial Corp**	23,520	16,849	12,818	9,756
50	**Meridian Bancorp., Inc.**	11,866	11,925	5,658	6,694
71	**Integra Financial Corp.**	7,627	6,788	4,109	3,856
	PUERTO RICO				
64	**BanPonce Corp.**	8,984	8,989[3]	6,968	7,216[3]
	RHODE ISLAND				
19	**Fleet/Norstar Financial Group, Inc.**	32,507	33,441	18,602	18,789
	SOUTH CAROLINA				
76	**South Carolina National Corp.**	7,061	6,216	3,901	3,887
	TENNESSEE				
79	**First Tennessee National Corp.**	6,708	6,398	3,881	3,977
81	**First American Corp.**	6,480	7,058	3,539	3,934
	TEXAS				
44	**First City Bancorp. of Texas, Inc.**	13,344	14,081	6,461	6,904
94	**Team Bancshares, Inc.**	4,975	679	2,899	421
	UTAH				
80	**First Security Corp.**	6,493	5,795	4,667	4,097
	VIRGINIA				
12	**C&S/Sovran Corp**	51,237	48,756[4]	30,056	30,067[4]
49	**Crestar Financial Corp.**	11,881	11,361	6,029	6,029
54	**Signet Banking Corp.**	11,405	12,476	5,330	5,677
60	**Dominion Bankshares Corp.**	10,389	10,120	5,340	5,599
86	**Central Fidelity Banks Inc.**	6,173	5,335	3,209	3,477
91	**First Virginia Banks, Inc.**	5,384	5,124	4,509	4,482
	WASHINGTON				
100	**Puget Sound Bancorp.**	4,580	4,294	2,733	2,572
	WISCONSIN				
62	**Firstar Corp.**	9,383	8,838	6,201	6,166
73	**Marshall & Ilsley Corp.**	7,460	7,151	5,411	5,400
	Totals for Top 100 Firms of 1990	$2,336 Bil.	$2,261 Bil.	1,082,384	[illegible]

Data Sources: American Banker survey, annual reports, and federal regulatory data. **Employees:** Full-time equivalent employees, unless otherwise noted. [1]— Combine (pro forma) data including Exchange Bancorp, which was acquired in Jan. 1990. [2]— Data are as of 9/30/90. [3]— Combine (pro forma) data including Banco Popular de Puerto Rico, which was merge into BanPonce Corp. on Dec. 31, 1990. [4]— Pro forma data. Company was formed on Aug. 31, 1990.

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The 10 Largest Banks Not Controlled by a U.S. Bank Holding Company

Listed in order of total assets on Dec. 31, 1990 (dollar amounts in millions)

Name of Bank	Assets 12/31/90	Deposits 12/31/90	Net Income 1990	Tier 1 Capital 12/31/90	Name of Parent Company
Union Bank, San Francisco	16,313	11,922	146.5	883.1	Bank of Tokyo Ltd., Japan
American Express Centurion Bank, Newark, Del.	9,370	2,532	96.9	529.4	American Express Travel Related Services, New York **(a)**
Boston Safe Deposit & Trust Co. (b)	9,330	7,796	(93.5)	839.6	Shearson Lehman Hutton Inc., New York **(a)**
Bank of Tokyo Trust Co., New York	8,771	4,735	31.4	431.8	Bank of Tokyo Ltd., Japan
Sanwa Bank California, San Francisco	7,140	5,241	35.2	561.4	Sanwa Bank Ltd., Osaka, Japan
Greenwood Trust Co., New Castle, Del.	7,056	4,816	166.5	619.4	Dean Witter Financial Services Group, New York **(c)**
Israel Discount Bank of New York	4,852	4,463	20.3	285.6	Israel Discount Bank Ltd., Tel Aviv
Sumitomo Bank of California, San Francisco	4,795	4,239	44.9	264.7	Sumitomo Bank Ltd., Osaka, Japan
Industrial Bank of Japan Trust Co., New York	4,350	2,157	15.9	434.2	Industrial Bank of Japan, Ltd., Tokyo
Wilmington Trust Company, Del.	3,834	2,853	67.0	295.5	

Data source: American Banker survey. **Table explained:** A list of banks that do not appear on the Top 100 Bank Holding Companies listing, because their parent companies are not U.S. bank holding companies. **(a)**— An American Express Co. subsidiary. **(b)**— The bank is a wholly owned subsidiary of Boston Co. Inc. That company, in turn, is owned by Shearson Lehman Hutton Inc. **(c)**— A subsidiary of Sears, Roebuck & Co., Chicago.

Top 100 Earners in Banking

Banks and bank holding companies ranked by 1990 net income

Rank		Net Income For Full Year		Rank	Gain	Adjusted Net Income		Profitability Ratios			
								Return on Assets		Return on Equity	
1990		1990	1989	1989	in Rank	1990	1989	1990	1989	1990	1989
1	J.P. Morgan & Co., Inc., New York (c)	1,005,236,000	(1,275,018,000)	...		775,000,000	(1,275,018,000)	0.98	(1.28)	21.90	(24.34)
2	BankAmerica Corp., San Francisco (c)	877,000,000	820,000,000	1		1,116,000,000	830,000,000	0.82	0.85	16.40	17.17
3	Wells Fargo & Co., San Francisco (d)	711,500,000	601,100,000	3		642,900,000	601,100,000	1.39	1.26	25.07	24.49
4	Bankers Trust New York Corp. (c)	665,000,000	(979,893,000)	...		665,000,000	(979,893,000)	1.04	(1.82)	26.74	(31.58)
5	First Interstate Bancorp, Los Angeles (c)	468,750,000	(151,914,000)	...		413,050,000	(151,914,000)	0.86	(0.22)	19.56	(7.36)
6	Citicorp, New York (c)	458,000,000	498,000,000	4		318,000,000	498,000,000	0.20	0.23	3.75	4.25
7	Chemical Banking Corp., New York (c)	450,300,000	(482,200,000)	...		420,100,000	(482,200,000)	0.37	(0.62)	7.45	(18.98)
8	Banc One Corp., Columbus, Ohio (c)	423,373,000	362,868,000	8		423,373,000	348,242,000	1.53	1.42	16.24	16.79
9	NCNB Corp., Charlotte, N.C. (c)	365,699,000	447,069,000	5		365,699,000	447,069,000	0.57	0.74[†]	12.01	20.46
10	SunTrust Banks, Inc., Atlanta (c)	350,370,000	337,318,000	10		350,370,000	323,590,000	1.13	1.16	15.97	16.88
11	Bank of New York Co., Inc. (c)	308,319,000	50,742,000	73	+ 62	308,319,000	50,742,000	0.63	0.10	11.31	0.74
12	First Union Corp., Charlotte, N.C. (c)	304,310,000	256,191,000	16	+4	304,310,000	256,191,000	0.79	0.84	12.50	12.77
13	First Wachovia Corp., Winston-Salem, N.C. (c)	297,216,000	288,973,000	12		297,216,000	288,973,000	1.23	1.19	16.36	16.46
14	Norwest Corp., Minneapolis (c)	280,600,000	237,000,000	18	+4	280,600,000	237,000,000	1.06	1.06	19.61	19.62
15	NBD Bancorp, Inc., Detroit (c)	274,801,000	258,808,000	14		274,801,000	258,808,000	1.06	1.07	15.39	16.19
16	National City Corp., Cleveland (c)	233,541,000	263,320,000	13		233,541,000	263,320,000	1.02	1.24	14.95	18.62
17	C&S/Sovran Corp., Norfolk, Va. (c)	229,016,000	507,224,000[‡]	4[‡]		165,404,000	N.A.	0.46	1.11[‡]	7.19	17.66[‡]
18	First Chicago Corp. (c)	222,100,000	358,700,000	9		148,100,000	451,100,000	0.47	0.74	9.37	15.52
19	Republic New York Corp. (c)	201,220,000	23,997,000	122	+103	201,220,000	23,997,000	0.65	0.09	14.50	0.11
20	U.S. Bancorp, Portland, Ore. (c)	182,726,000	150,800,000	25	+5	163,079,000	150,800,000	1.06	1.00	16.29	15.13
21	Mellon Bank Corp., Pittsburgh (c)	174,000,000	181,000,000	23	+2	100,000,000	181,000,000	0.58	0.59	9.28	14.09
22	Greenwood Trust Co., New Castle, Del. (e)	166,546,000	97,132,000	42	+ 20	166,546,000	97,132,000	2.49	1.44	27.90	23.83
23	Security Pacific Corp., Los Angeles (c)	161,300,000	740,600,000	2		161,300,000	740,600,000	0.18	0.90	2.85	16.78
24	Society Corp., Cleveland (c)	157,883,000	110,039,000	35	+ 11	153,554,000	109,312,000	1.03	1.11	16.17	15.49
25	KeyCorp, Albany, N.Y. (c)	148,390,000	136,925,000	28	+3	148,390,000	125,298,000	0.89	0.93	14.50	14.56
26	Union Bank, San Francisco (f)	146,465,000	138,926,000	27	+1	146,465,000	138,926,000	0.92	0.86	16.23	17.48
27	Manufacturers Hanover Corp., New York (c)	139,000,000	(588,000,000)	...		187,000,000	(1,559,000,000)	0.21	(0.72)	3.04	(19.39)
28	Boatmen's Bancshares, Inc., St. Louis, Mo. (c)	135,421,000	129,243,000	29	+1	135,241,000	129,243,000	0.92	0.91	12.11	12.08
29	First of America Bank Corp., Kalamazoo, Mich. (c)	131,633,000	122,877,000	31	+2	131,633,000	115,412,000	1.01	1.00	14.75	14.41
30	First Bank System, Inc., Minneapolis (c)	130,600,000	2,425,000	...		130,600,000	2,425,000	0.66	0.01	11.96	(1.86)
31	Comerica, Inc., Detroit (c)	128,454,000	77,613,000	50	+ 19	128,454,000[r]	77,613,000	1.06	0.69	17.67	11.74
32	Fifth Third Bancorp, Cincinnati (c)	120,411,000	108,318,000	36	+4	120,411,000	108,318,000	1.64	1.62	16.20	16.50
33	State Street Boston Corp. (d)	117,327,000	104,032,000	39	+6	117,327,000	104,032,000	1.15	1.29	18.14	18.74
34	Northern Trust Corp., Chicago (c)	115,400,000	103,800,000	41	+7	111,900,000	94,400,000	0.99	1.08	19.78	23.79
35	CoreStates Financial Corp, Philadelphia (c)	112,500,000	198,686,000	21		120,100,000	198,686,000	0.50	1.22	7.88	16.78
36	Manufacturers National Corp., Detroit (c)	108,221,000	107,280,000	38	+2	108,221,000	107,280,000	1.00	1.08	15.68	17.45
37	Barnett Banks, Inc., Jacksonville, Fla. (c)	101,171,000	256,655,000	15		101,171,000	241,089,000	0.33	0.94	6.24	15.99
38	Firstar Corp., Milwaukee (c)	97,558,000	87,197,000	45	+7	97,558,000	87,197,000	1.14	1.11	16.35	16.62
39	American Express Centurion Bank, Newark, Del (g)	96,909,000	65,016,000	56	+ 17	96,909,000	65,016,000	1.07[*]	0.78[*]	19.99[*]	16.10[*]
40	Bancorp Hawaii, Inc., Honolulu (c)	95,688,000	79,861,000	49	+9	95,688,000	79,861,000	1.04	1.14	17.06	17.95
41	Continental Bank Corp., Chicago (d)	88,000,000[§]	147,300,000[§]	26		38,700,000	286,100,000	0.25[§]	0.52[§]	2.95[§]	8.62[§]
42	Old Kent Financial Corp., Grand Rapids, Mich. (c)	87,476,000	85,397,000	47	+5	88,532,000	85,397,000	1.10	1.07	14.93	15.29
43	Huntington Bancshares, Inc., Columbus, Ohio (c)	85,211,000	107,978,000	37		85,211,000	107,978,000	0.73	1.02	11.05	15.81
44	Harris Bankcorp, Inc., Chicago (c)	80,019,000	52,294,000	72	+ 28	80,019,000	52,294,000	0.65	0.45	10.56	7.31
45	AmSouth Bancorporation, Birmingham, Ala. (c)	76,699,000	63,168,000	58	+ 13	76,699,000	63,168,000	0.90	0.76	13.49	11.49
46	LaSalle National Corp., Chicago (c,h)	76,244,000	35,143,000	90	+ 44	76,244,000	35,143,000	1.15	1.12	15.48	16.65
47	First Hawaiian, Inc., Honolulu (d)	71,472,000	57,435,000	69	+ 22	71,472,000	57,435,000	1.35	1.29	20.29	22.15
48	Marshall & Ilsley Corp., Milwaukee, Wis. (c)	71,334,000	85,448,000	46		72,788,000	85,448,000	1.00	1.26	12.14	16.02
49	PNC Financial Corp, Pittsburgh (c)	70,912,000	377,440,000	6		70,912,000	377,440,000	0.16	0.90	2.46	13.60
50	SouthTrust Corp., Birmingham, Ala. (c)	69,708,000	72,775,000	52	+2	69,708,000	72,775,000	0.85	1.03	13.29	15.44
51	First Alabama Bancshares, Inc., Montgomery (c)	68,894,000	62,634,000	60	+9	68,894,000	62,634,000	1.23	1.20	13.64	13.25
52	Mercantile Bankshares Corp., Baltimore (c)	68,856,000	62,035,000	61	+9	68,856,000	62,035,000	1.56	1.70	14.74	16.30
53	Wilmington Trust Co., Del.	67,038,000	59,423,000	63	+ 10	67,038,000	59,423,000	1.87	1.91	24.46	24.36
54	First Virginia Banks, Inc., Falls Church (c)	65,111,000	67,374,000	54		65,079,000	66,400,000	1.25	1.39	13.59	15.55
55	Star Banc Corp., Cincinnati (c)	64,889,000	58,003,000	68	+ 13	62,641,000	58,003,000	1.08	1.02	13.39	12.95
56	BanPonce Corp., Ponce, P.R. (d,i)	63,366,000	20,531,000	133	+ 77	63,366,000	20,531,000	1.09	0.69	15.55	12.14
57	Crestar Financial Corp., Richmond (c)	61,145,000	103,848,000	40		61,145,000	103,848,000	0.52	0.97	7.99	15.06
58	Commerce Bancshares, Inc., Kansas City, Mo. (c)	57,509,000	59,000,000	67	+9	57,509,000	59,000,000	1.00	1.09	13.46	15.14
59	Mercantile Bancorporation Inc., St. Louis, Mo. (c)	56,716,000	522,000	...		56,716,000	522,000	0.81	0.01	13.40	0.12
60	Central Fidelity Banks Inc., Richmond (c)	55,753,000	54,384,000	71	+ 11	55,753,000	54,384,000	1.02	1.14	14.47	15.04
61	First Empire State Corp., Buffalo, N.Y. (c)	53,942,000	50,706,000	74	+ 13	53,942,000	50,706,000	0.79	0.85	13.00	12.87
62	BB&T Financial Corp., Wilson, N.C. (c)	53,615,000	44,245,000	78	+ 16	53,615,000	44,245,000	1.05	0.96	15.01	15.09
63	South Carolina National Corp., Columbia (d)	49,873,000	59,176,000	64		52,725,000	59,176,000	0.87	1.02	13.08	14.43
64	Central Bancshares of the South, Inc., Birmingham, Ala. (c)	48,872,000	41,918,000	82	+ 18	43,872,000	41,918,000	1.04	0.98	15.41	14.13
65	Meridian Bancorp, Inc., Reading, Pa. (c)	48,457,000[¶]	91,462,000	44		37,969,000	88,112,000	0.19[¶]	0.89	3.14[¶]	13.45
66	Michigan National Corp., Farmington Hills (c)	48,014,000	187,264,000	22		48,014,000	178,939,000	0.42	1.69	6.49	29.08
67	First Tennessee National Corp., Memphis (c)	47,865,000	28,790,000	105	+ 38	46,530,000	33,705,000	0.74	0.47	12.33	7.68
68	Puget Sound Bancorp, Tacoma, Wash. (c)	46,243,000	27,917,000	113	+ 45	46,243,000	27,917,000	1.05	0.69	15.50	9.80
69	First Security Corp., Salt Lake City, Utah (c)	45,715,000	43,135,000	80	+ 11	45,715,000	43,135,000	0.72	0.80	9.74	10.72
70	Dauphin Deposit Corp., Harrisburg, Pa. (c)	45,368,000	44,385,000	77	+7	45,368,000	44,385,000	1.39	1.39	15.66	15.88
71	Sumitomo Bank of California, San Francisco (j)	44,904,000	33,980,000	93	+ 22	44,904,000	33,980,000	0.98	0.84	18.02	16.31
72	City National Corp., Beverly Hills, Calif. (d)	43,997,000	59,111,000	65		41,535,000	56,687,000	0.96	1.42	14.09	22.70
73	First Maryland Bancorp, Baltimore (c)	43,541,000	73,373,000	51		43,541,000	73,373,000	0.59	1.12	8.41	16.38
74	West One Bancorp, Boise, Idaho (c)	42,561,000	33,605,000	95	+ 21	42,561,000	30,680,000	0.97	0.84	14.68	13.06
75	Signet Banking Corp., Richmond (c)	41,378,000	122,320,000	30		39,378,000	119,820,000	0.34	1.08	5.48	17.12
76	INB Financial Corp., Indianapolis (c)	40,627,000	59,109,000	66		40,627,000	59,109,000	0.69	1.05	9.39	14.23
77	United Missouri Bancshares, Inc., Kansas City (c)	37,159,000	37,622,000	87	+10	37,159,000	37,622,000	0.94	1.09	11.31	12.74
78	Valley Capital Corp., Las Vegas, Nev. (c)	36,892,000	34,598,000	91	+ 13	36,892,000	32,630,000	1.21	1.36	20.22	21.00
79	First USA Bank, Wilmington, Del. (k)	35,977,000	22,958,000	128	+ 49	35,977,000	22,958,000	2.35	1.44	20.89	14.51
80	Sanwa Bank California, San Francisco (l)	35,182,000	14,342,000	...		35,182,000	14,342,000	0.50	0.22	6.30	3.20
81	Synovus Financial Corp., Columbus, Ga. (c)	35,059,000	31,412,000	100	+ 19	35,059,000	31,026,000	1.30	1.50	16.35	18.02
82	First Bancorporation of Ohio, Akron (c)	34,912,000	38,583,000	86	+4	34,912,000	38,583,000	0.97	1.19	11.66	13.56
83	First Deposit National Bank, Tilton, N.H. (m)	34,503,000	43,684,000	79		34,503,000	43,684,000	2.36	2.69	35.58	49.80
84	First National of Nebraska, Inc., Omaha (c)	33,217,000	28,123,000	111	+ 27	33,217,000	28,123,000	1.50	1.51	23.20	24.34
85	Liberty National Bancorp, Inc., Louisville, Ky. (c)	32,790,000	33,171,000	97	+ 12	32,790,000	33,171,000	0.92	1.03	12.50	14.51
86	Keystone Financial, Inc., Harrisburg, Pa. (c)	32,270,000	29,646,000	104	+ 18	32,270,000	29,646,000	1.23	1.15	15.31	15.07
87	Bank of Tokyo Trust Co., New York (f)	31,434,000	24,849,000	118	+ 31	31,434,000	24,849,000	0.36	0.32	7.43	6.07
88	Security Bancorp, Inc., Southgate, Mich. (c)	30,275,000	28,631,000	107	+ 19	30,275,000	28,631,000	1.11	1.09	18.01	18.62
89	Trustmark Corp., Jackson, Miss. (d)	29,077,000	28,057,000	112	+ 23	29,077,000	28,057,000	0.86	0.93	12.05	12.60
90	Valley Bancorporation, Appleton, Wis. (c)	29,028,000	29,686,000	103	+ 13	29,028,000	29,686,000	0.86	1.00	11.86	13.18
91	First Citizens BancShares, Raleigh, N.C. (d)	28,400,000	27,141,000	114	+ 23	28,400,000	27,141,000	0.71	0.77	11.79	12.07
92	First National Bank, Anchorage, Alaska	27,452,000	17,027,000	149	+ 57	27,452,000	17,027,000	2.41	1.76	14.21	10.54
93	Farmers & Merchants Bank, Long Beach, Calif.	27,384,000	25,361,000	117	+24	27,384,000	25,361,000	2.02	2.15	12.39	13.33
94	Valley National Bancorp, Wayne, N.J. (c)	27,130,000	33,896,000	94		26,921,000	33,896,000	1.47	1.95	15.04	20.47
95	Zions Bancorporation, Salt Lake City, Utah (c)	26,640,000	13,933,000	...		26,640,000	13,933,000	0.87	0.62	15.32	11.10
96	Citizens Bancorp, Laurel, Md. (c)	26,286,000	32,908,000	98	+2	26,398,000	32,908,000	1.05	1.55	10.44	13.84
97	Integra Financial Corp., Pittsburgh (c)	26,108,000	35,636,000	89		26,108,000	30,378,000	0.36	0.54	4.85	6.52
98	Key Centurion Bancshares, Inc., Charleston, W. Va. (c)	25,701,000	24,604,000	119	+ 21	25,701,000	22,877,000	1.08	1.11	10.70	10.88
99	National Commerce Bancorporation, Memphis (c)	25,666,000	23,321,000	127	+ 28	25,666,000	23,321,000	1.37	1.38	18.71	19.28
100	National Bancorp of Alaska, Anchorage (d)	25,512,000	22,716,000	129	+ 29	25,512,000	22,716,000	1.24	1.10	12.32	12.26

Sources of data: American Banker questionnaire and banks' yearend earnings releases. Top 100 earners based on net income for banks and bank holding companies. **Net income** is income after taxes, loan loss provisions, and minority interest but before preferred dividends and extraordinary items. Also excluded is income from discontinued operations. The 1989 net income is as reported in 1989 and has not been restated. **Adjusted net income** is net income excluding nonrecurring items such as gains (losses) from sales of buildings, branches, subsidiaries, securities sold to settle loans or debt; proceeds from equity/debt swaps; and venture capital profits (losses). All nonrecurring items are on an after-tax basis, wherever possible. **Please note:** Net income for 1990 and 1989 excludes the extraordinary credit resulting from the utilization of tax loss carryforward, whenever possible. **Profitability ratios** (on a GAAP basis, whenever possible): **Return on assets** is net income, as defined above, divided by average assets. **Return on equity** is the return on average common equity. (†)— This is ROA on a GAAP basis. The ratio reported by the bank was 1.01%. (§)— Net income is before losses from discontinued operations, but profitability ratios are based on net income including losses from discontinued operations. (¶)— Net income excludes $25.98 million loss from discontinued title insurance operations, but profitability ratios are based on net income after losses from discontinued operations. (‡)— Pro forma. (*)— Calculated by American Banker. (c)— A multibank holding company. (d)— A one-bank holding company. (e)— The "Discover Card" credit card bank. A subsidiary of Dean Witter Financial Services Group, New York, which in turn, is a subsidiary of Sears, Roebuck & Co., Chicago. (f)— A subsidiary of Bank of Tokyo Ltd. (g)— The "Optima Card" credit card bank. A subsidiary of American Express Travel Related Services, an American Express Company. (h)— Acquired Exchange Bancorp. in Jan. 1990. (i)— Merged with Banco Popular de Puerto Rico, San Juan, on Dec. 31, 1990. (j)— A subsidiary of Sumitomo Bank Ltd., Osaka, Japan. (k)— A credit card bank subsidiary of First USA Inc., Dallas. (l)— A subsidiary of Sanwa Bank Ltd., Osaka, Japan. (m)— The consumer credit bank subsidiary of Capital Holding Corp., Louisville, Ky. (r)— Revised since publication on April 11, 1991.

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Top 100 Earners in Banking in 1990

Listed in order of their returns on assets and equity within peer groups

Return on Average Assets (%)

1990 ROA Rank	MONEY CENTERS	1990 ROA%
1	Bankers Trust New York Corp.	1.04
2	J.P. Morgan & Co., Inc., New York	0.98
3	Republic New York Corp.	0.65
4	First Chicago Corp.	0.47
5	Chemical Banking Corp., New York	0.37
6	Continental Bank Corp., Chicago	0.25
7	Manufacturers Hanover Corp., New York	0.21
8	Citicorp, New York	0.20
	SUPERREGIONALS	
1	Banc One Corp., Columbus, Ohio	1.53
2	Wells Fargo & Co., San Francisco	1.39
3	First Wachovia Corp., Winston-Salem, N.C.	1.23
4	SunTrust Banks, Inc., Atlanta	1.13
5	NBD Bancorp., Inc., Detroit	1.06
5	Norwest Corp., Minneapolis	1.06
7	National City Corp., Cleveland	1.02
8	First Interstate Bancorp., Los Angeles	0.86
9	BankAmerica Corp., San Francisco	0.82
10	First Union Corp., Charlotte, N.C.	0.79
11	Bank of New York Co., Inc.	0.63
12	Mellon Bank Corp., Pittsburgh	0.58
13	NCNB Corp., Charlotte, N.C.	0.57
14	CoreStates Financial Corp, Philadelphia	0.50
15	C&S/Sovran Corp, Norfolk, Va.	0.46
16	Barnett Banks, Inc., Jacksonville, Fla.	0.33
17	Security Pacific Corp., Los Angeles	0.18
18	PNC Financial Corp, Pittsburgh	0.16
	ASSETS BETWEEN $10 BILLION & $30 BILLION	
1	State Street Boston Corp.	1.15
2	Comerica, Inc., Detroit	1.08
3	U.S. Bancorp., Portland, Ore.	1.05
4	Bancorp Hawaii, Inc., Honolulu	1.04
5	Society Corp., Cleveland	1.03
6	First of America Bank Corp., Kalamazoo, Mich.	1.01
7	Manufacturers National Corp., Detroit	1.00
8	Northern Trust Corp., Chicago	0.99
9	Boatmen's Bancshares, Inc., St. Louis, Mo.	0.92
9	Union Bank, San Francisco	0.92
11	KeyCorp, Albany, N.Y.	0.89
12	Huntington Bancshares, Inc., Columbus, Ohio	0.73
13	First Bank System, Inc., Minneapolis	0.68
14	Harris Bankcorp, Inc., Chicago	0.65
15	Crestar Financial Corp., Richmond	0.52
16	Michigan National Corp., Farmington Hills	0.42
17	Signet Banking Corp., Richmond	0.34
18	Meridian Bancorp., Inc., Reading, Pa.	0.19
	ASSETS BETWEEN $5 BILLION AND $10 BILLION	
1	Greenwood Trust Co., New Castle, Del.	2.49
2	Fifth Third Bancorp, Cincinnati	1.64
3	First Hawaiian, Inc., Honolulu	1.35
4	First Virginia Banks, Inc., Falls Church	1.25
5	First Alabama Bancshares, Inc., Montgomery	1.23
6	LaSalle National Corp., Chicago	1.15
7	Firstar Corp., Milwaukee	1.14
8	Old Kent Financial Corp., Grand Rapids, Mich.	1.10
9	BanPonce Corp., Ponce, P.R.	1.09
10	Star Banc Corp., Cincinnati	1.08
11	American Express Centurion Bank, Newark, Del	1.07
12	BB&T Financial Corp., Wilson, N.C.	1.05
13	Central Fidelity Banks Inc., Richmond	1.02
14	Commerce Bancshares, Inc., Kansas City, Mo.	1.00
14	Marshall & Ilsley Corp., Milwaukee, Wis.	1.00
16	AmSouth Bancorporation, Birmingham, Ala.	0.90
17	South Carolina National Corp., Columbia	0.87
18	SouthTrust Corp., Birmingham, Ala.	0.85
19	Mercantile Bancorporation Inc., St. Louis, Mo.	0.81
20	First Empire State Corp., Buffalo, N.Y.	0.79
21	First Tennessee National Corp., Memphis	0.74
22	First Security Corp., Salt Lake City, Utah	0.72
23	INB Financial Corp., Indianapolis	0.69
24	First Maryland Bancorp., Baltimore	0.59
25	Sanwa Bank California, San Francisco	0.50
26	Bank of Tokyo Trust Co., New York	0.36
26	Integra Financial Corp., Pittsburgh	0.36
	ASSETS LESS THAN $5 BILLION	
1	First National Bank, Anchorage, Alaska	2.41
2	First Deposit National Bank, Tilton, N.H.	2.36
3	First USA Bank, Wilmington, Del.	2.35
4	Farmers & Merchants Bank, Long Beach, Calif.	2.02
5	Wilmington Trust Co., Del.	1.87
6	Mercantile Bankshares Corp., Baltimore	1.56
7	First National of Nebraska, Inc., Omaha	1.50
8	Valley National Bancorp, Wayne, N.J.	1.47
9	Dauphin Deposit Corp., Harrisburg, Pa.	1.39
10	National Commerce Bancorporation, Memphis	1.37
11	Synovus Financial Corp., Columbus, Ga.	1.30
12	National Bancorp of Alaska, Inc., Anchorage	1.24
13	Keystone Financial, Inc., Harrisburg, Pa.	1.23
14	Valley Capital Corp., Las Vegas, Nev.	1.21
15	Security Bancorp, Inc., Southgate, Mich.	1.11
16	Key Centurion Bancshares, Inc., Charleston, W. Va.	1.08
17	Citizens Bancorp, Laurel, Md.	1.05
17	Puget Sound Bancorp., Tacoma, Wash.	1.05
19	Central Bancshares of the South, Inc., Birmingham, Ala.	1.04
20	Sumitomo Bank of California, San Francisco	0.98
21	First Bancorporation of Ohio, Akron	0.97
21	West One Bancorp, Boise, Idaho	0.97
23	City National Corp., Beverly Hills, Calif.	0.96
24	United Missouri Bancshares, Inc., Kansas City	0.94
25	Liberty National Bancorp., Inc., Louisville, Ky.	0.92
26	Valley Bancorporation, Appleton, Wis.	0.88
27	Zions Bancorporation, Salt Lake City, Utah	0.87
28	Trustmark Corp., Jackson, Miss.	0.86
29	First Citizens BancShares, Raleigh, N.C.	0.71

Return on Average Equity (%)

1990 ROE Rank	MONEY CENTERS	1990 ROE%
1	Bankers Trust New York Corp.	26.74
2	J.P. Morgan & Co., Inc., New York	21.90
3	Republic New York Corp.	14.50
4	First Chicago Corp.	9.37
5	Chemical Banking Corp., New York	7.45
6	Citicorp, New York	3.70
7	Manufacturers Hanover Corp., New York	3.04
8	Continental Bank Corp., Chicago	2.95
	SUPERREGIONALS	
1	Wells Fargo & Co., San Francisco	25.07
2	Norwest Corp., Minneapolis	19.61
3	First Interstate Bancorp., Los Angeles	19.56
4	BankAmerica Corp., San Francisco	16.40
5	First Wachovia Corp., Winston-Salem, N.C.	16.36
6	Banc One Corp., Columbus, Ohio	16.24
7	SunTrust Banks, Inc., Atlanta	15.97
8	NBD Bancorp., Inc., Detroit	15.39
9	National City Corp., Cleveland	14.95
10	First Union Corp., Charlotte, N.C.	12.50
11	NCNB Corp., Charlotte, N.C.	12.01
12	Bank of New York Co., Inc.	11.31
13	Mellon Bank Corp., Pittsburgh	9.28
14	CoreStates Financial Corp, Philadelphia	7.88
15	C&S/Sovran Corp, Norfolk, Va.	7.19
16	Barnett Banks, Inc., Jacksonville, Fla.	6.24
17	Security Pacific Corp., Los Angeles	2.85
18	PNC Financial Corp, Pittsburgh	2.48
	ASSETS BETWEEN $10 BILLION & $30 BILLION	
1	Northern Trust Corp., Chicago	19.78
2	State Street Boston Corp.	18.14
3	Comerica, Inc., Detroit	17.87
4	Bancorp Hawaii, Inc., Honolulu	17.08
5	U.S. Bancorp., Portland, Ore.	16.29
6	Union Bank, San Francisco	16.23
7	Society Corp., Cleveland	16.17
8	Manufacturers National Corp., Detroit	15.68
9	First of America Bank Corp., Kalamazoo, Mich.	14.75
10	KeyCorp, Albany, N.Y.	14.50
11	Boatmen's Bancshares, Inc., St. Louis, Mo.	12.11
12	First Bank System, Inc., Minneapolis	11.95
13	Huntington Bancshares, Inc., Columbus, Ohio	11.05
14	Harris Bankcorp, Inc., Chicago	10.55
15	Crestar Financial Corp., Richmond	7.99
16	Michigan National Corp., Farmington Hills	6.49
17	Signet Banking Corp., Richmond	5.46
18	Meridian Bancorp., Inc., Reading, Pa.	3.14
	ASSETS BETWEEN $5 BILLION AND $10 BILLION	
1	Greenwood Trust Co., New Castle, Del.	27.90
2	First Hawaiian, Inc., Honolulu	20.29
3	American Express Centurion Bank, Newark, Del	19.99
4	Firstar Corp., Milwaukee	16.35
5	Fifth Third Bancorp, Cincinnati	16.20
6	BanPonce Corp., Ponce, P.R.	15.55
7	LaSalle National Corp., Chicago	15.46
8	BB&T Financial Corp., Wilson, N.C.	15.01
9	Old Kent Financial Corp., Grand Rapids, Mich.	14.93
10	Central Fidelity Banks Inc., Richmond	14.47
11	First Alabama Bancshares, Inc., Montgomery	13.64
12	First Virginia Banks, Inc., Falls Church	13.59
13	AmSouth Bancorporation, Birmingham, Ala.	13.49
14	Commerce Bancshares, Inc., Kansas City, Mo.	13.46
15	Mercantile Bancorporation Inc., St. Louis, Mo.	13.40
16	Star Banc Corp., Cincinnati	13.39
17	SouthTrust Corp., Birmingham, Ala.	13.29
18	South Carolina National Corp., Columbia	13.08
19	First Empire State Corp., Buffalo, N.Y.	13.00
20	First Tennessee National Corp., Memphis	12.33
21	Marshall & Ilsley Corp., Milwaukee, Wis.	12.14
22	First Security Corp., Salt Lake City, Utah	9.74
23	INB Financial Corp., Indianapolis	9.39
24	First Maryland Bancorp., Baltimore	8.41
25	Bank of Tokyo Trust Co., New York	7.43
26	Sanwa Bank California, San Francisco	6.30
27	Integra Financial Corp., Pittsburgh	4.85
	ASSETS LESS THAN $5 BILLION	
1	First Deposit National Bank, Tilton, N.H.	35.58
2	Wilmington Trust Co., Del.	24.46
3	First National of Nebraska, Inc., Omaha	23.20
4	First USA Bank, Wilmington, Del.	20.89
5	Valley Capital Corp., Las Vegas, Nev.	20.22
6	National Commerce Bancorporation, Memphis	18.71
7	Sumitomo Bank of California, San Francisco	18.02
8	Security Bancorp, Inc., Southgate, Mich.	18.01
9	Synovus Financial Corp., Columbus, Ga.	16.35
10	Dauphin Deposit Corp., Harrisburg, Pa.	15.66
11	Puget Sound Bancorp., Tacoma, Wash.	15.50
12	Central Bancshares of the South, Inc., Birmingham, Ala.	15.41
13	Zions Bancorporation, Salt Lake City, Utah	15.32
14	Keystone Financial, Inc., Harrisburg, Pa.	15.31
15	Valley National Bancorp, Wayne, N.J.	15.04
16	Mercantile Bankshares Corp., Baltimore	14.74
17	West One Bancorp, Boise, Idaho	14.68
18	First National Bank, Anchorage, Alaska	14.21
19	City National Corp., Beverly Hills, Calif.	14.09
20	Liberty National Bancorp., Inc., Louisville, Ky.	12.50
21	Farmers & Merchants Bank, Long Beach, Calif.	12.39
22	National Bancorp of Alaska, Inc., Anchorage	12.32
23	Trustmark Corp., Jackson, Miss.	12.05
24	Valley Bancorporation, Appleton, Wis.	11.86
25	First Citizens BancShares, Raleigh, N.C.	11.79
26	First Bancorporation of Ohio, Akron	11.66
27	United Missouri Bancshares, Inc., Kansas City	11.31
28	Key Centurion Bancshares, Inc., Charleston, W. Va.	10.70
29	Citizens Bancorp, Laurel, Md.	10.44

Data Sources: American Banker survey and banks' yearend earnings statements. **1990 ROA and ROE Ranks:** banks' ranks among the top 100 earners in 1990 (listed on page 13). Banks with the same ROA or ROE receive the same rank and are listed in alphabetical order within peer groups.

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Most Companies Meet Capital Requirements

But problem loans and weak earnings continue to erode capital strength at the biggest bank holding companies

by Kelley Holland

Half of the 100 largest bank holding companies in the United States suffered declines in their risk-based capital ratios in 1990, according to a survey by *American Banker.*

But despite the declines, the overwhelming majority of top companies already meet toughened capital requirements that take effect next year. At yearend, 92 of the top 100 met the rules, up from 89 a year earlier.

The declines underscore the degree to which problem loans and weak earnings continue to erode the capital strength at the biggest bank holding companies. Since capital is a key indicator of a bank's strength, a decline often suggests failure to generate and retain earnings. Banks that cannot reverse this trend may end up as prey for better-capitalized competitors.

Analysts noted that the ratios dropped even though regulators had tried to set realistic minimum capital guidelines.

"The people who made up the regulatory ratios were perfectly aware of where the industry was, and I think part of the process was to set targets that were at least achievable," said J. Richard Fredricks, an analyst at Montgomery Securities.

Many of the declines in capital ratios were clustered among banks on the East Coast. A number of big banks in Massachusetts, New York, New Jersey, Pennsylvania, Maryland, the District of Columbia, and Florida reported lower capital ratios.

But West Coast banks were not immune: Capital ratios of Security Pacific Corp., Wells Fargo & Co., and U.S. Bancorp also declined. In fact, Security Pacific finished 1990 with total risk-based capital below the regulatory minimum.

Reasons for Decline

Most of the New York money-center banks reported declines in their Tier 1, or total capital, ratios in 1990, but the reasons differed.

Chase Manhattan Corp. and Manufacturers Hanover Corp. reported lower capital ratios after adding hundreds of millions of dollars to their loan-loss reserves. The added reserves cut into the banks' retained earnings and shareholder's equity, a key component of capital.

In contrast, some ratio deterioration was attributable to desirable factors. At J.P. Morgan & Co. and Republic New York Corp., for example, lower ratios resulted from robust asset growth.

Republic bought Manhattan Savings Bank during 1990, adding more than $5 billion to its assets, and Morgan boosted its trading accounts. Adding to assets reduces capital ratios because capital is measured relative to assets. But Republic and Morgan were building on their strengths, taking steps that are now paying off in higher earnings and lower funding costs.

Citicorp Drops

New York money centers showed the greatest range of capital ratios. Republic reported a lofty 19.8%, the highest of any large bank, despite the decline from 21.2% in 1989.

Citicorp finished 1990 with the lowest capital ratio – 3.26% – of the banks in the top 100. Only Citicorp ended 1990 with a Tier 1 capital ratio below the 4% that will be required in 1992.

In addition, the unweighted average capital ratios for the top 100 banks increased by 0.2% in 1990, to 10.3%. The average is higher than a weighted average would be because asset size does not affect the result.

Idaho's midsize West One Bancorp, with $4.6 billion in assets, counts as much in an unweighted ratio as Citicorp, with $217 billion. In addition, an unweighted average is not adjusted to reflect the banks whose performance was so poor they dropped out of the top 100 in 1990.

Analysts tend to agree that the deterioration in risk-based capital ratios will slow in the months ahead. "One would think that the trend would moderate," said Steven Davidson, a senior analyst at Ferguson & Co. But, he added, "the large banks lost money because they had higher loss provisions and had a net loss for the year."

Already this year, a number of banks have bolstered their capital positions with infusions from the public and private markets. Citicorp raised $1.2 billion in equity capital through private placements of convertible preferred stock, pushing its total capital ratio from 6.52% to 7.5%. BankAmerica Corp., Banc One Corp., and others have also raised capital. □

1990 Capital Ratios of the Top 100 Banking Companies

Top 100 bank holding companies in assets, listed in order of their tier 1, total capital, and leverage capital ratios on Dec. 31

Tier 1 Capital Ratio

Rank 1990		1990	1989
1	Mercantile Bankshares Corp.	14.07	N.A
2	First Virginia Banks, Inc.	14.05	12.14
3	Team Bancshares, Inc.	12.42	N.A
4	Fifth Third Bancorp	11.95	N.A
5	Republic New York Corp.	11.70	12.45
6	State Street Boston Corp.	11.40	11.80
7	First Hawaiian, Inc.	11.40	7.78
8	First Alabama Bancshares, Inc.	11.31	N.A
9	Commerce Bancshares, Inc.	10.97	8.65
10	Marshall & Ilsley Corp.	10.59	10.70
11	BanPonce Corp., Ponce	10.07	N.A
12	Star Banc Corporation	10.07	9.73
13	Boatmen's Bancshares, Inc.	9.87	9.05
14	Central Bancshares of the South	9.86‡	9.00
15	BB&T Financial Corp.	9.72	9.00
16	First Security Corp.	9.67	9.19
17	Old Kent Financial Corp.	9.59	9.75
18	Central Fidelity Banks, Inc.	9.48	10.25
19	Integra Financial Corp.	9.45	10.80
20	Banc One Corp.	9.27	8.98
21	Puget Sound Bancorp., Tacoma	9.10	N.A
22	First Wachovia Corp.	9.08	8.46
23	First Tennessee National Corp.	9.02	7.80
24	First Citizens BancShares, Raleigh	8.99	N.A
25	Bancorp Hawaii, Inc.	8.92	8.86
26	First of America Bank Corp.	8.82	9.73
27	City National Corp.	8.80	8.52
28	INB Financial Corp.	8.79	8.82
29	LaSalle National Corp.	8.68	N.A
30	South Carolina National Corp.	8.59	7.95
31	Firstar Corp.	8.53	7.95
32	West One Bancorp	8.49	8.50
33	First Florida Banks, Inc.	8.46	10.20
34	SunTrust Banks, Inc.	8.39	8.03
35	Michigan National Corp.	8.28	8.81
36	Deposit Guaranty Corp., Jackson	8.25	N.A
37	First Maryland Bancorp.	8.18	10.58
38	European American Bancorp	8.12[E]	N.A
39	Huntington Bancshares, Inc.	8.07	8.02
40	First Empire State Corp.	8.04	[illegible]
41	National Westminster Bancorp, Inc.	8.00‡	[illegible]
42	UJB Financial Corp.	7.99	8.81
43	Society Corp.	7.81	8.01
44	NBD Bancorp., Inc.	7.81	7.59
45	Signet Banking Corp.	7.75	7.13
46	Manufacturers National Corp.	7.72	8.10
47	Fleet/Norstar Financial Group, Inc.	7.60	7.28
48	AmSouth Bancorporation	7.59	9.25
49	Crestar Financial Corp.	7.50	7.30
50	First American Bankshares	7.37‡	8.24
51	Bank South Corp.	7.33	6.85
52	First American Corp.	7.20	7.46
53	National City Corp.	7.15	7.45
54	PNC Financial Corp.	7.12	7.48
55	SouthTrust Corp.	7.04	7.02
56	Merchants National Corp.	6.90‡	8.30
57	Comerica, Inc.	6.65	6.43
58	CoreStates Financial Corp.	6.60‡	8.10
59	Mercantile Bancorporation Inc.	6.54	6.76
60	First Bank System, Inc.	6.54	4.40
61	Norwest Corp.	6.51	5.30
62	Valley National Corp.	6.51‡	5.55
63	First Union Corp.	6.49	6.49
64	U.S. Bancorp.	6.48	6.57
65	BayBanks, Inc.	6.39‡	6.78
66	J.P. Morgan & Co., Inc.	6.30	5.90
67	Harris Bankcorp, Inc.	6.27	6.20
68	C&S/Sovran Corp.	6.27	6.43
69	KeyCorp	6.17	6.89
70	Meridian Bancorp., Inc.	6.15[1]‡	6.97
71	Dominion Bankshares Corp.	6.15‡	7.00
72	BanCal Tri-State Corp.	6.08	5.57
73	BankAmerica Corp.	6.07	5.61
74	Midlantic Corp.	5.93	6.54
75	First Fidelity Bancorp.	5.92	5.62
76	Continental Bank Corp.	5.90	5.40
77	United Banks of Colorado, Inc.	5.87	9.28
78	Marine Midland Banks, Inc.	5.84	3.77
79	Shawmut National Corp.	5.82	5.01
80	Northern Trust Corp.	5.80	5.30
81	Hibernia Corp.	5.72‡	6.14
82	Ameritrust Corp.	5.63	6.53
83	First Interstate Bancorp.	5.53	3.66
84	Bankers Trust New York Corp.	5.43	4.48
85	Manufacturers Hanover Corp.	5.43	5.69
86	NCNB Corp.	5.41	5.00
87	Riggs National Corp.	5.34	6.39
88	Barnett Banks, Inc.	5.26	6.09
89	Bank of Boston Corp.	5.16	5.43
90	Wells Fargo & Co.	5.03	4.96
91	Southeast Banking Corp.	5.03	5.50
92	Bank of New York Co., Inc.	5.02	4.61
93	Chemical Banking Corp.	5.00	4.65
94	First Chicago Corp.	4.90	4.70
95	First City Bancorp. of Texas, Inc.	4.71	7.16
96	MNC Financial, Inc.	4.68	6.14
97	Chase Manhattan Corp.	4.33	4.44
98	Mellon Bank Corp.	4.30	4.60
99	Security Pacific Corp.	4.10	4.10
100	Citicorp	3.26	3.22
	Mean Values for Group	**7.37**	**7.39**

Total Capital Ratio

Rank 1990		1990	1989
1	Republic New York Corp.	19.80	21.15
2	Mercantile Bankshares Corp.	15.32	N.A
3	First Virginia Banks, Inc.	15.28	13.27
4	Marshall & Ilsley Corp.	13.82	13.80
5	State Street Boston Corp.	13.57	14.50
6	Team Bancshares, Inc.	13.27	N.A
7	First Tennessee National Corp.	13.20	11.40
8	Fifth Third Bancorp	13.20	N.A
9	BB&T Financial Corp.	13.04	12.53
10	BanPonce Corp., Ponce	12.95	N.A
11	Boatmen's Bancshares, Inc.	12.87	12.09
12	First Alabama Bancshares, Inc.	12.51	N.A
13	First Hawaiian, Inc.	12.42	8.97
14	First Maryland Bancorp.	12.42	13.04
15	Banc One Corp.	12.29	11.01
16	Old Kent Financial Corp.	12.21	12.44
17	First Security Corp.	12.19	11.32
18	Commerce Bancshares, Inc.	12.10	10.17
19	Firstar Corp.	12.03	11.67
20	LaSalle National Corp.	11.93	N.A
21	Signet Banking Corp.	11.90	10.68
22	Star Banc Corporation	11.89	11.36
23	National Westminster Bancorp, Inc.	11.84‡	9.29‡
24	Norwest Corp.	11.82	10.37
25	Marine Midland Banks, Inc.	11.50	7.54
26	SunTrust Banks, Inc.	11.38	11.01
27	Fleet/Norstar Financial Group, Inc.	11.22	10.70
28	West One Bancorp	11.05	10.67
29	INB Financial Corp.	10.97	10.91
30	First Union Corp.	10.79	11.05
31	Huntington Bancshares, Inc.	10.76	10.65
32	Integra Financial Corp.	10.73	12.03
33	CoreStates Financial Corp.	10.70‡	12.80
34	Riggs National Corp.	10.69	12.15
35	South Carolina National Corp.	10.65	9.73
36	Central Bancshares of the South	10.53‡	10.00
37	First Wachovia Corp.	10.44	9.94
38	Michigan National Corp.	10.41	[illegible]
39	Puget Sound Bancorp., Tacoma	10.40	N.A
40	First Citizens BancShares, Raleigh	10.39	N.A
41	BanCal Tri-State Corp.	10.37	9.61
42	First of America Bank Corp.	10.37	11.88
43	Deposit Guaranty Corp., Jackson	10.31	N.A
44	AmSouth Bancorporation	10.30	12.01
45	Society Corp.	10.25	10.35
46	Shawmut National Corp.	10.25	8.74
47	Bancorp Hawaii, Inc.	10.17	10.14
48	Crestar Financial Corp.	10.10	9.60
49	City National Corp.	10.09	9.61
50	Comerica, Inc.	10.07	10.92
51	Bankers Trust New York Corp.	10.03	8.28
52	J.P. Morgan & Co., Inc.	10.00	10.10
53	First Florida Banks, Inc.	9.97	11.43
54	First Bank System, Inc.	9.95	7.60
55	First Fidelity Bancorp.	9.89	9.61
56	SouthTrust Corp.	9.85	11.27
57	NCNB Corp.	9.82	8.62
58	Merchants National Corp.	9.80	11.03
59	Bank South Corp.	9.79	9.34
60	Bank of Boston Corp.	9.68	9.90
61	Manufacturers National Corp.	9.63	9.61
62	NBD Bancorp., Inc.	9.61	9.72
63	Southeast Banking Corp.	9.60	9.70
64	UJB Financial Corp.	9.60	10.73
65	Central Fidelity Banks, Inc.	9.56	10.74
66	U.S. Bancorp.	9.52	9.73
67	National City Corp.	9.50	9.91
68	BankAmerica Corp.	9.46	9.11
69	First Interstate Bancorp.	9.40	7.32
70	European American Bancorp	9.39[P]	N.A
71	C&S/Sovran Corp.	9.37	9.43
72	PNC Financial Corp.	9.35	9.73
73	First Empire State Corp.	9.29	10.39
74	Manufacturers Hanover Corp.	9.28	10.24
75	Wells Fargo & Co.	9.27	9.91
76	Northern Trust Corp.	9.00	8.60
77	Dominion Bankshares Corp.	8.98‡	8.20
78	Chemical Banking Corp.	8.93	8.74
79	Midlantic Corp.	8.86	9.34
80	First American Corp.	8.80	9.44
81	Chase Manhattan Corp.	8.65	8.87
82	First American Bankshares	8.63‡	9.28
83	BayBanks, Inc.	8.57‡	8.36
84	KeyCorp	8.53	9.64
85	Mercantile Bancorporation Inc.	8.51	9.02
86	Ameritrust Corp.	8.38	9.52
87	First Chicago Corp.	8.30	8.00
88	Meridian Bancorp., Inc.	8.28‡	[illegible]
89	Mellon Bank Corp.	8.24	8.79
90	Harris Bankcorp, Inc.	8.19	8.40
91	Bank of New York Co., Inc.	8.09	7.58
92	Barnett Banks, Inc.	7.89	8.61
93	United Banks of Colorado, Inc.	7.72	11.22
94	Security Pacific Corp.	7.50	8.20
95	Continental Bank Corp.	7.40	7.80
96	Hibernia Corp.	7.38‡	7.50
97	MNC Financial, Inc.	7.35	8.19
98	Valley National Corp.	7.34‡	6.49
99	First City Bancorp. of Texas, Inc.	6.74	8.86
100	Citicorp	6.52	6.44
	Mean Values for Group	**10.31**	**10.18**

Leverage Capital Ratio

Rank 1990		1990
1	Mercantile Bankshares Corp.	9.83[1]
2	Fifth Third Bancorp	9.80
3	First Virginia Banks, Inc.	9.13
4	First Hawaiian, Inc.	8.23
5	Banc One Corp.	8.06[T]
6	Star Banc Corporation	7.88
7	First Alabama Bancshares, Inc.	7.65
8	Marshall & Ilsley Corp.	7.59
9	First Wachovia Corp.	7.58
10	First Security Corp.	7.40
11	LaSalle National Corp.	7.22
12	BB&T Financial Corp.	7.06
13	Commerce Bancshares, Inc.	6.95
14	Boatmen's Bancshares, Inc.	6.85[1]
15	Old Kent Financial Corp.	6.80
16	First Maryland Bancorp.	6.76
17	Central Bancshares of the South	6.75
18	Puget Sound Bancorp., Tacoma	6.70
19	SunTrust Banks, Inc.	6.69[1]
20	Michigan National Corp.	6.66
21	South Carolina National Corp.	6.65
22	West One Bancorp	6.59
23	Integra Financial Corp.	6.57
24	Team Bancshares, Inc.	6.55
25	Central Fidelity Banks, Inc.	6.50
26	INB Financial Corp.	6.47
27	Huntington Bancshares, Inc.	6.46
28	BanPonce Corp., Ponce	6.34
29	City National Corp.	6.33
30	First Bank System, Inc.	6.30
31	Firstar Corp.	6.29
32	First Florida Banks, Inc.	6.28
33	SouthTrust Corp.	6.27
34	National City Corp.	6.21
35	Crestar Financial Corp.	6.20
36	Society Corp.	6.20
37	State Street Boston Corp.	6.20
38	Manufacturers National Corp.	6.20
39	BanCal Tri-State Corp.	6.10
40	First of America Bank Corp.	6.09
41	AmSouth Bancorporation	6.04
42	CoreStates Financial Corp.	6.01[1]
43	Continental Bank Corp.	6.00
44	First Citizens BancShares, Raleigh	6.00
45	NBD Bancorp., Inc.	6.00
46	U.S. Bancorp.	5.98
47	UJB Financial Corp.	5.93
48	Mercantile Bancorporation Inc.	5.89[1]
49	Signet Banking Corp.	5.86
50	First Empire State Corp.	5.83
51	First Tennessee National Corp.	5.82
52	Harris Bankcorp, Inc.	5.81
53	Fleet/Norstar Financial Group, Inc.	5.75
54	Bancorp Hawaii, Inc.	5.70
55	PNC Financial Corp.	5.62
56	Meridian Bancorp., Inc.	5.58
57	J.P. Morgan & Co., Inc.	5.50
58	BankAmerica Corp.	5.50
59	Bank South Corp.	5.46
60	Bank of New York Co., Inc.	5.45
61	First American Corp.	5.44
62	Comerica, Inc.	5.44
63	Merchants National Corp.	5.44
64	C&S/Sovran Corp.	5.38
65	Manufacturers Hanover Corp.	5.38
66	KeyCorp	5.30
67	Dominion Bankshares Corp.	5.20
68	European American Bancorp	5.19[P]
69	Deposit Guaranty Corp., Jackson	5.19
70	Marine Midland Banks, Inc.	5.18
71	First American Bankshares	5.06
72	Wells Fargo & Co.	5.04
73	First Chicago Corp.	5.00
74	First Interstate Bancorp.	5.00
75	First Union Corp.	4.90
76	Midlantic Corp.	4.81
77	Norwest Corp.	4.80
78	BayBanks, Inc.	4.75
79	Republic New York Corp.	4.73
80	Ameritrust Corp.	4.72
81	Northern Trust Corp.	4.57
82	Shawmut National Corp.	4.53
83	Bankers Trust New York Corp.	4.49
84	Bank of Boston Corp.	4.41
85	Valley National Corp.	4.38
86	Chemical Banking Corp.	4.32
87	First Fidelity Bancorp.	4.31[1]
88	Chase Manhattan Corp.	4.30
89	Barnett Banks, Inc.	4.28
90	National Westminster Bancorp, Inc.	4.23
91	NCNB Corp.	4.14
92	Mellon Bank Corp.	4.04
93	United Banks of Colorado, Inc.	4.02
94	Hibernia Corp.	3.95[A]
95	MNC Financial, Inc.	3.93
96	Riggs National Corp.	3.80
97	Security Pacific Corp.	3.80
98	Southeast Banking Corp.	3.77
99	First City Bancorp. of Texas, Inc.	3.71
100	Citicorp	3.62
	Mean Values for Group	**5.76**

Data Sources: American Banker survey. **Table described:** The top 100 bank holding companies in the United States in **assets** are listed above along with the three capital ratios described below. **Please note** that 35th-ranked Bank of New England Corp. filed for bankruptcy on Jan. 7 and is not included. Instead, 101st-ranked West One Bancorp, Boise, Idaho, is included. **Tier 1 capital ratio** is tier 1 capital as a percentage of weighted risk assets. **Total capital ratio** is total qualifying capital (tier 1 plus tier 2 capital) as a percentage of weighted risk assets. Unless otherwise noted, the ratios are based on the final 1992 guidelines. **Leverage capital ratio** is tier 1 capital (as defined under the 1992 guidelines) divided by total average assets for the quarter less goodwill. pute the risk-based capital ratios. **The capital targets:** by yearend 1990, the ratios of Tier 1 and total capital to weighted risk assets should be **3.625%** and **7.25%**, respectively. By yearend 1992, the ratios of Tier 1 and total capital to weighted risk assets should be **4.00%** and **8.00%**, respectively. The minimum leverage capital ratio is **3%**. **(‡)**— Based on the 1990 interim guidelines. (1)— Estimated by American Banker. (E)— Data are for European American Bank, the corporation's bank subsidiary. (P)— Estimated by American Banker using data for European American Bank. (A)— Calculated by the bank by dividing shareholders' equity by average assets less goodwill. (T)— Excludes Texas operations. Including Texas, the leverage ratio is 6.52%. **N.A.**— Not available.

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Top 100 Banking Companies' Risk-Based Capital

Tier 1 capital, total capital and key capital ratios of the top 100 banking companies in the U.S. Banks are listed geographically, and within state by asset order (in millions of dollars)

Asset Rank 12/90		Total Assets 12/31/90	Weighted Risk Assets 12/31/90	Tier 1 Capital 12/31/90	Tier 1 Capital 12/31/89	Total Capital 12/31/90	Total Capital 12/31/89	Tier 1 Cap. Ratio 12/31/90	Tier 1 Cap. Ratio 12/31/89	Total Cap. Ratio 12/31/90	Total Cap. Ratio 12/31/89	Leverage Cap. Ratio 12/31/90
	ALABAMA											
63	**SouthTrust Corp.**	9,006	6,658	469	497	655	676	7.04	7.02	9.85	11.27	6.27
65	**AmSouth Bancorporation**	8,706	6,728	511	561	692	753	7.59	9.23	10.30	12.01	6.04
82	**First Alabama Bancshares, Inc.**	6,344	4,263	482	462	533	510	11.31	N.A.	12.51	N.A.	7.65
97	**C[illegible]tral Bancshares of the South‡**	4,915	3,383	332	307	354	325	9.86	9.00	10.53	10.00	6.76
	A[illegible]ZONA											
59	**Valley National Corp.†**	10,551	7,718[1]	502	596	567	744	6.51	5.55	7.34	6.49	4.38
	CALIFORNIA											
2	**BankAmeri[illegible] Corp.**	110,728	102,430[1]	6,217	5,393	9,690	8,753	6.07	5.61	9.46	9.11	5.50
5	**Security Pa[illegible]c Corp.**	84,731	88,000[2]	3,585	N.A.	6,460	N.A.	4.10	4.10	7.50	8.20	3.80
10	**Wells Fargo & Co.**	56,198	52,600	2,600	2,300	4,900	4,600	5.03	4.95	9.27	9.91	5.04
11	**First Inter[illegible]Bancorp.**	51,356	45,520	2,564	1,886	4,278	3,777	5.63	3.66	9.40	7.32	5.00
66	**BanCal T[illegible]p.†**	8,594	8,715	530	437	926	754	6.08	5.57	10.37	9.61	6.[illegible]
95	**City Natio[illegible]**	4,956	3,610	318	281	383	317	8.80	8.52	10.09	9.61	6.33
	COLORA[illegible]											
85	**United B[illegible]ado, Inc.†**	6,258	4,24[illegible]	260	419	349	507	5.87	9.28	7.72	11.22	4.02
	CONNECTIC[illegible]											
31	**Shawmut Natio[illegible]orp.**	23,703	18,347	1,068	1,625	1,881	2,592	5.82	5.01	10.25	8.74	4.53
	DISTRICT OF COLUMBIA											
55	**First American Bankshares‡**	11,236	7,621	562	676	658	759	7.37	8.24	8.63	9.28	5.06[1]
77	**Riggs National Corp.**	7,051	5,024[1]	268	338	537	640	5.34	6.39	10.69	12.15	3.80
	FLORIDA											
20	**Barnett Banks, Inc.†**	32,214	26,071	1,517	1,402	2,256	2,003	5.28	6.09	7.89	8.61	4.26
43	**Southeast Banking Corp.†**	13,390	10,080	615	682	1,095	1,205	5.03	5.50	9.60	9.70	3.77
88	**First Florida Banks, Inc.**	5,780	4,290[1]	362	408	428	457	8.48	10.20	9.97	11.43	6.28
	GEORGIA											
17	**SunTrust Banks, Inc.**	33,411	25,504	2,141	1,917	2,902	2,682	8.39	8.03	11.38	11.01	6.69[1]
92	**Bank South Corp.†**	5,184	3,858	335	299	416	408	7.33	6.85	9.79	9.34	5.46
	HAWAII											
58	**Bancorp Hawaii, Inc.†**	10,699	6,847	608	480	710	548	8.92	8.86	10.17	10.14	5.70
89	**First Hawaiian, Inc.**	5,509	3,918	447	281	487	325	11.40	7.76	12.42	8.97	8.23
	IDAHO											
101	**West One Bancorp†**	4,587	3,503	339	339	400	369	8.49	8.50	11.05	10.67	6.58
	ILLINOIS											
13	**First Chicago Corp.**	50,779	53,400	2,642	2,517	4,442	4,308	4.90	4.70	8.30	8.00	5.00
26	**Continental Bank Corp.**	27,143	28,219	1,665	1,680	2,101	2,144	5.90	5.40	7.40	6.80	6.00
47	**Harris Bankcorp, Inc.†**	12,481	11,931	871	705	1,009	948	6.27	6.20	8.09	8.[illegible]0	5.81
52	**Northern Trust Corp.†**	11,789	9,800	647	505	919	813	5.80	5.30	9.00	8.60	4.57
74	**LaSalle National Corp.†**	7,373	6,070[1]	584	N.A.	725	N.A.	8.66	N.A.	11.93	N.A.	7.22
	INDIANA											
84	**INB Financial Corp.**	6,263	4,745	417	431	528	540	8.7[illegible]	8.82	10.97	10.91	6.47
87	**Merchants National Corp.‡**	5,818	4,687	323	337	460	455	6.9[illegible]	8.30	9.80	11.03	5.44
	LOUISIANA											
75	**Hibernia Corp.‡**	7,358	5,747	329	341	423	417	5.[illegible]	6.14	7.38	7.50	3.95[3]
	MARYLAND											
28	**MNC Financial, Inc.**	26,376	22,[illegible]	1,040	1,227	1,634	1,636	4.68	6.14	7.35	8.19	3.93
68	**First Maryland Bancorp.†**	8,176	7[illegible]	582	652	811	804	8.18	10.58	12.42	13.04	6.76
98	**Mercantile Bankshares Corp.**	4,886	[illegible]	462	N.A.	503	N.A.	14.07	N.A.	15.32	N.A.	9.83[1]
	MASSACHUSETTS											
18	**Bank of Boston Corp.†**	32,529	[illegible]	[illegible]515	N.A.	2,911	N.A.	5.16	5.43	9.66	9.90	4.41
53	**State Street Boston [illegible]**	11,65[illegible]	[illegible]	689	592	821	725	11.40	11.80	13.57	14.50	6.20
61	**BayBanks, [illegible]‡**	10,082	[illegible]	490	574	657	710	6.39	6.76	8.57	8.36	4.75
	MICHIGAN											
27	**NBD Bancorp., Inc.**	26,747	20,309	1,587	1,453	1,952	1,861	7.81	7.59	9.[illegible]	9.72	6.00
42	**First of America Bank Corp.**	14,039	9,496	838	823	985	1,003	8.82	9.73	10.37	11.86	6.09
45	**Comerica, Inc.**	13,300	9,960	662	596	1,003	1,012	6.65	6.43	10.07	10.92	5.44
48	**Manufacturers National Corp.**	12,078	9,051	698	637	872	755	7.72	8.10	9.63	9.61	6.20
57	**Michigan National Corp.**	10,956	8,869	734	732	923	939	8.28	8.81	10.41	11.32	6.66
67	**Old Kent Financial Corp.**	8,205	5,781	554	544	706	695	9.59	9.75	12.21	12.44	6.80
	MINNESOTA											
21	**Norwest Corp.**	30,626	22,457	1,463	1,224	2,610	2,393	6.51	5.30	11.62	10.37	4.80
38	**First Bank System, Inc.**	19,001	18,078	1,182	941	1,799	1,649	6.54	4.40	9.95	7.60	6.30
	MISSISSIPPI											
96	**Deposit Guaranty Corp., Jackson**	4,923	3,088	255	N.A.	318	N.A.	8.25	N.A.	10.31	N.A.	5.19
	MISSOURI											
40	**Boatmen's Bancshares, Inc.**	17,469	10,497	1,036	975	1,351	1,302	9.87	9.05	12.87	12.09	6.86[1]
72	**Mercantile Bancorporation Inc.**	7,617	6,133	401	378	522	504	6.54	6.76	8.51	9.02	5.[illegible][1]
78	**Commerce Bancshares, Inc.**	6,709	4,012	437	378	486	430	10.87	8.95	12.10	10.17	6.95
	NEW JERSEY											
24	**First Fidelity Bancorp.**	29,110	21,170	1,254	1,315	2,093	2,246	5.92	5.62	9.89	9.61	4.31[1]
32	**Midlantic Corp.**	23,586	19,145	1,136	1,373	1,696	1,960	5.93	6.54	8.86	9.34	4.81
46	**UJB Financial Corp.**	12,818	9,878	790	836	948	1,018	7.99	8.81	9.60	10.73	5.93
	NEW YORK											
1	**C[illegible]orp**	216,986	253,000[1]	8,254[1]	8,336[1]	16,500[1]	16,675[1]	3.26	3.22	6.52	6.44	3.62
3	**[illegible]e Manhattan Corp.**	98,064	101,321	4,385	4,585	8,770	9,170	4.33	4.44	8.65	8.87	4.30
[illegible]	**[illegible].P. Morgan & Co., Inc.**	93,103	74,000[1]	4,654	3,983	7,439	6,839	6.30	5.90	10.00	10.10	5.50
[illegible]	**Chemical Banking Corp.**	73,019	66,450	3,324	3,103	5,934	5,832	5.00	4.65	8.93	8.74	4.32
8	**Bankers Trust New York Corp.**	63,596	52,500[1]	2,850[1]	2,480[1]	5,265[1]	4,570[1]	5.43	4.48	10.03	8.26	4.49
9	**Manufacturers Hanover Corp.**	61,530	59,847	3,248	3,193	5,557	5,753	5.43	5.69	9.28	10.24	5.36
15	**Bank of New York Co., Inc.†**	45,390	49,484	2,932	2,280	4,240	3,795	5.02r	4.61	8.09r	7.58	5.45
23	**Republic New York Corp.**	29,597	16,642	1,942	1,614	3,290	2,741	11.70	12.45	19.80	21.15	4.73
34	**National Westminster Bancorp, Inc.§**	23,413	20,592	1,647	2,117	2,396	2,143	8.00	8.55	11.64	9.26	4.23
36	**Marine Midland Banks, Inc.**	20,107	17,709	1,034	1,008	2,036	2,016	5.84	3.77	11.50	7.54	5.16
37	**KeyCorp†**	19,266	13,997	1,017	771	1,344	1,078	6.17	6.89	8.53	9.64	5.30
70	**First Empire State Corp.†**	7,715	5,44[illegible]	437	406	512	459	8.04	9.20	9.29	10.39	5.83
90	**European American Bancorp**	5,463	3,177[4]	258[4]	N.A.	298[4]	N.A.	8.12[4]	N.A.	9.39[4]	N.A.	5.19[5]
	NORTH CAROLINA											
7	**NCNB Corp.†**	65,285	48,578	3,335	2,506	5,202	4,320	5.41	5.00	9.82	8.62	4.14
16	**First Union Corp.**	40,781	29,106	1,889	N.A.	3,141	2,525	6.49	6.49	10.79	11.05	4.90
29	**First Wachovia Corp.**	26,271	20,880	1,896	1,706	2,180	2,005	9.08	8.45	10.44	9.94	7.58
93	**BB&T Financial Corp.**	5,159	3,830	372	311	499	433	9.72	9.00	13.04	12.53	7.06
99	**First Citizens BancShares, Raleigh†**	4,825	2,692	282	N.A.	291	N.A.	8.99	N.A.	10.39	N.A.	6.00

Top 100 Banking Companies' Risk-Based Capital

Tier 1 capital, total capital and key capital ratios of the top 100 banking companies in the U.S. Banks are listed geographically, and within state by asset order (in millions of dollars)

Asset Rank 12/90		Total Assets 12/31/90	Weighted Risk Assets 12/31/90	Tier 1 Capital		Total Capital		Tier 1 Cap. Ratio		Total Cap. Ratio		Leverage Cap. Ratio 12/31/90
				12/31/90	12/31/89	12/31/90	12/31/89	12/31/90	12/31/89	12/31/90	12/31/89	
	OHIO											
22	**Banc One Corp.**	30,336	24,628	2,282	2,103	3,028	2,578	9.27	8.98	12.29	11.01	8.06[3]
30	**National City Corp.**	23,743	20,478	1,465	1,433	1,945	1,907	7.15	7.45	9.50	9.91	6.21
41	**Society Corp.†**	15,110	12,082	1,005	683	1,326	882	7.81	8.01	10.25	10.35	6.20
51	**Huntington Ban[illegible]shares, Inc.**	11,809	9,345	754	688	1,006	913	[illegible]	8.03	10.76	10.65	6.46
56	**Ameritrus[illegible]orp.†**	11,011	9,342	680	626	889	912	[illegible]	6.53	8.36	9.52	4.72
69	**Fifth Third [illegible]†**	7,956	6,352	759	N.A.	844	N.A.	11.95	N.A.	13.20	N.A.	9.80
83	**Star Banc [illegible]**	6,295	4,682	472	432	547	503	10.07	9.73	11.69	11.36	7.86
	OREGON											
38	**U.S. Bancorp.**	17,613	16,113	1,044	920	1,535	1,363	6.48	6.57	9.52	9.73	5.98
	PENNSYLVANIA											
14	**PNC Financial Corp.†**	45,533	35,632	2,790	2,740	3,415	3,566	7.12	7.48	9.35	9.73	5.62
25	**Mellon Bank Corp.**	28,762	27,162	1,167	1,328	2,234	2,536	4.30	4.60	8.24	8.79	4.04
33	**CoreStates Financial Corp.‡**	23,520	20,600[1]	1,349	1,234	2,213	1,959	6.60	8.10	10.70	12.80	6.01[1]
50	**Meridian Bancorp., Inc.‡**	11,866	10,922[1]	672	660	902	748	6.15[1]	6.97	8.26	8.82	5.58
71	**Integra Financial Corp.†**	7,627	5,066	501	532	605	604	9.45	10.60	10.73	12.03	6.57
	PUERTO RICO											
64	**BanPonce Corp., Ponce**	8,984	5,634	568	N.A.	730	N.A.	10.07	N.A.	12.95	N.A.	6.34
	RHODE ISLAND											
19	**Fleet/Norstar Financial Group, Inc.**	32,507	24,443	1,858	2,047	2,743	3,017	7.60	7.26	11.22	10.70	5.75
	SOUTH CAROLINA											
76	**South Carolina National Corp.†**	7,051	5,225	500	434	570	531	8.59	7.95	10.65	9.73	6.65
	TENNESSEE											
79	**First Tennessee National Corp.**	6,708	4,325	390	380	571	568	9.02	7.60	13.20	11.40	5.82
81	**First American Corp.†**	6,480	4,706	358	424	445	536	7.20	7.46	8.80	9.44	5.44
	TEXAS											
44	**First City Bancorp. of Texas, Inc.†**	13,344	10,295	537	747	719	924	4.71	7.16	6.74	8.86	3.71
94	**Team Bancshares, Inc.**	4,975	2,263	281	N.A.	300	N.A.	12.42	N.A.	13.27	N.A.	6.55
	UTAH											
80	**First Security Corp.**	6,493	4,774	462	415	582	511	9.67	9.19	12.19	11.32	7.40
	VIRGINIA											
12	**C&S/Sovran Corp.**	51,237	43,774	2,744	2,691[7]	4,101	3,943[7]	6.27	6.4[illegible]	9.37	9.43[7]	5.38
49	**Crestar Financial Corp.**	11,881	9,823	736	724	994	958	7.50	7.3[illegible]	10.10	9.60	6.20
54	**Signet Banking Corp.**	11,405	9,081	704	715	1,081	1,071	7.75	7.13	11.90	10.68	5.86
60	**Dominion Bankshares Corp.‡**	10,369	8,760	539	566	787	768	6.15	7.00	8.98	8.20	5.20
86	**Central Fidelity Banks, Inc.†**	6,173	4,531	434	378	437	396	9.48	10.25	9.56	10.74	6.50
91	**First Virginia Banks, Inc.**	5,384	3,451	485	440	529	481	14.05	12.14	15.28	13.27	9.13
	WASHINGTON											
100	**Puget Sound Bancorp., Tacoma†**	4,590	3,357	305	N.A.	357	N.A.	9.10	N.A.	10.40	N.A.	6.70
	WISCONSIN											
62	**Firstar Corp.**	9,383	6,854	585	508	825	747	8.53	7.95	12.03	11.6[illegible]	6.29
73	**Marshall & Ilsley Corp.**	7,460	5,472	579	545	756	690	10.59	10.70	13.82	13.80	7.59

Data source: American Banker survey. **Table describes** [illegible] the risk-based capital data for the nation's 100 largest bank hol[illegible]es in assets on Dec. 31, 1990. All data for 1989 and 1990 [illegible] final 1992 guidelines unless otherwise noted after the name of the bank. (‡)— All yearend 1990 risk-based capital data are based on the transitional 1990 guidelines. (†)— The 1990 risk-based capital levels of Tier 1 capital, total capital, and weighted risk assets are based on the transitional 1990 guidelines, but the ratios are based on the final 1992 guidelines. (§)— All 1989 and 1990 data are based on the 1990 transitional guidelines. **Please note:** 35th-ranked Bank of New England filed for bankruptcy on Jan. 7, and is not included in the listing. It has been replaced by 101st-ranked West One Bancorp, Boise, Idaho. **Rank** is the company's asset rank on Dec. 31, 1990. **Weighted risk assets** include both balance sheet and off-balance sheet items, net of adjustments (goodwill and the excess loan loss allowance). **Tier 1 capital** consists of common stockholders' equity; qualifying noncumulative perpetual preferred stock; and minority interest in the equity accounts of consolidated subsidiaries minus goodwill; minus 50% of investments in certain subsidiaries (banking and finance subsidiaries that are not consolidated for accounting or supervisory purposes and, on a case by case basis, investments in other designated subsidiaries or associated companies at the Fed's discretion) and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. **Goodwill:** With respect to goodwill, goodwill recorded prior to March 12, 1988 is grandfathered until 1992. After 1992, all goodwill will be subtracted out. **Total capital** is the sum of Tier 1 and Tier 2 capital. **Tier 2 capital** consists of qualifying loan and lease loss reserves, perpetual preferred stock, mandatory convertible notes, perpetual debt, and subordinated term debt minus 50% investment in certain subsidiaries and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. **Limits:** perpetual preferred stock included in Tier 1 capital is limited [illegible]% of the sum of all core capital elements. Also, for the purposes of cal[illegible] the total capital requirements, the amount of Tier 2 capital used in the computation cannot exceed the amount of Tier 1 capital. In addition, during the transition period, the guidelines reduce the amount of the allowance that may be included in total capital. **Interim guidelines:** At yearend 1990, the amount of the allowance qualifying as capital was 1.5% of an institutions weighted risk assets. By yearend 1992, the amount of the allowance qualifying for inclusion in Tier 2 capital cannot exceed 1.25% of weighted risk assets. In addition, combined subordinated debt and term preferred stock included in Tier 2 capital may not exceed 50% of Tier 1 capital. Under the 1990 guidelines, supplemental capital comprised of Tier 2 elements can be included in Tier 1 capital up to 10% of the sum of Tier 1 capital plus goodwill. **The target ratios:** The Federal Reserve Board has established the following targets: **by yearend 1990,** the minimum Tier 1 and total capital ratios (to weighted risk assets) were **3.625%** and **7.25%,** respectively. **By yearend 1992,** the minimum Tier 1 and total capital ratios are **4.00%** and **8.00%,** respectively. **Leverage capital ratio**, as defined by the Federal Reserve Board, is end-of-period Tier 1 capital defined under the 1992 guidelines divided by average total assets for the quarter net of goodwill. The Federal Reserve Board set the minimum leverage capital ratio at **3%**, but the Fed expects most well-run banking companies to have ratios that exceed the minimum by from **100** to **200** basis points. (1)— Estimated by **American Banker**. (2)— Estimated by the bank. (3)— Calculated by the bank by dividing shareholders' equity by average assets less goodwill. (4)— Data are for European American Bank, the corporation's bank subsidiary. (5)— Estimated by American Banker using data for European American Bank. (6)— Excludes Texas operations. Including Texas, the leverage ratio is 6.52%. (7)— The 1989 data are pro forma. (r)— Revised since publication on 4/18/91. **N.A.**— Not available.

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Top 25 Bank Holding Companies in Tier 1 and Total Capital

Listed in order of the absolute amount of Tier 1 and total capital on Dec. 31, 1990 (dollar amounts in millions)

Rank 12/90		Tier 1 Capital 12/31/90	Tier 1 Capital 12/31/89	Percent Change
1	**Citicorp, New York**	8,254[1]	8,336[1]	-0.98
2	**BankAmerica Corp., San Francisco**	6,217	5,393	15.28
3	**J.P. Morgan & Co., Inc., New York**	4,654	3,983	16.85
4	**Chase Manhattan Corp., New York**	4,385	4,585	-4.36
5	**Security Pacific Corp., Los Angeles**	3,585	N.A.	...
6	**NCNB Corp., Charlotte, N.C.**	3,335‡	2,506	33.08
7	**Chemical Banking Corp., New York**	3,324	3,103	7.12
8	**Manufacturers Hanover Corp., New York**	3,248	3,193	1.72
9	**Bank of New York Co., Inc.**	2,932‡	2,280	28.60
10	**Bankers Trust New York Corp.**	2,850[1]	2,480	14.92
11	**PNC Financial Corp., Pittsburgh**	2,790‡	2,740	1.82
12	**C&S/Sovran Corp., Norfolk, Va.**	2,744	2,[illegible]91	1.[illegible]7
13	**First Chicago Corp.**	2,642	2,517	4.97
14	**Wells Fargo & Co., San Francisco**	2,600	2,300	13.04
15	**First Interstate Bancorp., Los Angeles**	2,564	1,888	35.81
16	**Banc One Corp., Columbus, Ohio**	2,282	2,103	8.51
17	**SunTrust Banks, Inc., Atlanta**	2,14[illegible]	1,917	11.68
18	**Republic New York Corp.**	1,94[illegible]	1,614	20.32
19	**First Wachovia Corp., Winston-Salem, N.C.**	1,896	1,706	11.14
20	**First Union Corp., Charlotte, N.C.**	1,889	N.A.	...
21	**Fleet/Norstar Financial Group, Inc., Providence, R.I.**	1,858	2,047	-9.23
22	**Continental Bank Corp., Chicago**	1,665	1,680	-0.89
23	**National Westminster Bancorp, Inc., New York**	1,647‡	2,117‡	-22.20
24	**NBD Bancorp., Inc., Detroit**	1,587	1,453	9.22
25	**Barnett Banks, Inc., Jacksonville, Fla.**	1,517‡	1,402	8.20

Rank 12/90		Total Capital 12/31/90	Total Capital 12/31/89	Percent Change
1	**Citicorp, New York**	16,500[1]	16,675[1]	-1.05
2	**BankAmerica Corp., San Francisco**	9,690	8,753	10.70
3	**Chase Manhattan Corp., New York**	8,770	9,170	-4.36
4	**J.P. Morgan & Co., Inc., New York**	7,439	6,839	8.77
5	**Security Pacific Corp., Los Angeles**	6,460	N.A.	...
6	**Chemical Banking Corp., New York**	5,934	5,832	1.75
7	**Manufacturers Hanover Corp., New York**	5,557	5,753	-3.41
8	**Bankers Trust New York Corp.**	5,265[1]	4,570[1]	15.21
9	**NCNB Corp., Charlotte, N.C.**	5,202‡	4,320	20.42
10	**Wells Fargo & Co., San Francisco**	4,900	4,600	6.52
11	**First Chicago Corp.**	4,442	4,308	3.11
12	**First Interstate Bancorp., Los Angeles**	4,278	3,777	13.26
13	**Bank of New York Co., Inc.**	4,240‡	3,795	11.73
14	**C&S/Sovran Corp., Norfolk, Va.**	4,101	3,943	4.46
15	**PNC Financial Corp., Pittsburgh**	3,415	3,566	-4.23
16	**Republic New York Corp.**	3,290‡	2,741	20.03
17	**First Union Corp., Charlotte, N.C.**	3,141	2,525	24.40
18	**Banc One Corp., Columbus, Ohio**	3,028	2,578	17.46
19	**Bank of Boston Corp.**	2,911‡	N.A.	...
20	**SunTrust Banks, Inc., Atlanta**	2,902	2,662	9.02
21	**Fleet/Norstar Financial Group, Inc., Providence, R.I.**	2,743	3,017	-9.08
22	**Norwest Corp., Minneapolis**	2,610	2,393	9.07
23	**National Westminster Bancorp, Inc., New York**	2,396‡	2,143‡	11.81
24	**Barnett Banks, Inc., Jacksonville, Fla.**	2,258‡	2,003	12.73
25	**Mellon Bank Corp., Pittsburgh**	2,234	2,536	-11.91

Data source: American Banker survey. Data are based on 1992 guidelines, unless otherwise noted. (1)— Estimated by American Banker. (‡)— Based on the 1990 interim guidelines. For the definitions of capital, see the footnotes to the table above. **Compiled by American Banker, Copyright 1991.**

1990 Capital Ratios of the Top 100 Commercial Banks

Top 100 banks in assets, listed in order of their equity capital, tier 1, and total capital ratios on Dec. 31, 1990

Equity Capital Ratio

Rank 1990		
1	Citibank (South Dakota) NA	11.52
2	Boston Safe Deposit & Trust Co.	9.00
3	Bank of America Arizona	8.83
4	Greenwood Trust Co.	8.78
5	Citibank (New York State)	8.45
6	Sanwa Bank California	8.42
7	First Union Nat'l Bank of Fla.	8.27
8	Trust Company Bank	8.22
9	First Alabama Bank	7.84
10	Mellon Bank (East) PSFS NA	7.79
11	Citizens Fidelity B&TC	7.74
12	United States National Bank	7.68
13	Chase Manhattan Bank (USA)	7.64
14	AmSouth Bank NA	7.58
15	Republic National Bank	[illegible]
16	Seattle-First National Bank	7.04
17	Michigan National Bank	6.99
18	Wachovia Bank & Trust Co. NA	6.92
19	First Interstate Bk of Oregon NA	6.80
20	First National Bank, Atlanta	6.75
21	Security Pacific Bk Wash. NA	6.73
22	Citizens & Southern Nat'l Bank	6.56
23	Chase Lincoln First Bank NA	6.55
24	Continental Bank NA	6.47
25	Huntington National Bank	6.39
26	Banco Popular de Puerto Rico	6.38
27	Union Bank	6.33
28	First Florida Bank NA	6.33
29	Society National Bank	6.30
30	Texas Commerce Bank NA	6.26
31	Wells Fargo Bank NA	6.23
32	Shawmut Bank NA	6.21
33	South Carolina National Bank	6.18
34	National City Bank	6.18
35	U.S. Bank of Washington NA	6.10
36	Bank of California NA	6.06
37	Signet Bank/Virginia	6.01
38	BancOhio National Bank	5.97
39	National Westminster Bank NJ	5.96
40	Ameritrust Co. NA	5.94
41	NBD Bank NA	5.94
42	Harris Trust & Savings Bank	5.85
43	Sovran Bank NA	5.81
44	Connecticut National Bank	5.77
45	First Interstate Bk of California	5.72
46	Security Pacific National Bank	5.70
47	CoreStates Bank NA	5.70
48	American Express Centurion Bank	5.69
49	Crestar Bank	5.64
50	First Tennessee Bank NA	5.64
51	Manufacturers National Bank	5.63
52	Bank One Texas NA	5.60
53	Boatmen's National Bank	5.59
54	State Street Bank & Trust Co.	5.54
55	First Bank NA	5.53
56	First American Nat'l Bank	5.52
57	UJB/Hackensack	5.52
58	Bank of Hawaii	5.51
59	NCNB National Bank of Florida	5.46
60	NCNB Nat'l Bank of North Carolina	5.42
61	Northern Trust Co., Chicago	5.41
62	Midlantic National Bank	5.33
63	Fleet National Bank, Providence	5.30
64	Central Fidelity Bank	5.29
65	Citizens & Southern NB, Fla.	5.29
66	Comerica Bank-Detroit	5.26
67	Marine Midland Bank, NA	5.25
68	Citibank NA	5.24
69	NCNB Texas National Bank	5.23
70	First National Bank of Maryland	5.23
71	First Interstate Bk of Arizona NA	5.21
72	Meridian Bank	5.16
73	Dominion Bank	5.14
74	Bank of New York	5.09
75	Bank of America NT&SA	5.08
76	Bank of Tokyo Trust Co.	4.92
77	Morgan Guaranty Trust Co.	4.90
78	First National Bank, Chicago	4.87
79	Pittsburgh National Bank	4.83
80	Manufacturers & Traders Trust Co.	4.82
81	First Union Nat'l Bank	4.80
82	Southeast Bank NA	4.79
83	Valley National Bank	4.78
84	Provident National Bank	4.75
85	Chemical Bank	4.74
86	Barnett Bank of South Florida NA	4.74
87	First National Bank, Boston	4.73
88	First Fidelity Bank NA	4.72
89	Hibernia National Bank	4.72
90	Fidelity Bank NA	4.66
91	Norwest Bank Minnesota NA	4.66
92	Mellon Bank NA	4.54
93	Manufacturers Hanover Trust Co.	4.52
94	Chase Manhattan Bank NA	4.43
95	Riggs National Bank	4.19
96	National Westminster Bank USA	4.09
97	Bankers Trust Co.	3.93
98	First City, Texas-Houston, NA	2.98
99	Maryland National Bank	2.63
100	American Security Bank NA	1.96
	Mean Values for Group	5.86
	Median Values for Group	5.64

Tier 1 Capital Ratio

Rank 1990		
1	Bank of America Arizona	23.80*
2	Republic National Bank	15.06
3	Bank of Hawaii	13.07
4	First Alabama Bank ‡	11.98
5	Boston Safe Deposit & Trust Co. ‡	10.77
6	State Street Bank & Trust Co. ‡	10.69
7	Boatmen's National Bank	[illegible]
8	Mellon Bank (East) PSFS NA	[illegible]
9	Banco Popular de Puerto Rico	9.85
10	AmSouth Bank NA	9.64
11	South Carolina National Bank	9.26
12	First Interstate Bk of Arizona NA	9.09
13	Trust Company Bank	9.08
14	Citibank (New York State)	8.93
15	Sanwa Bank California	8.92
16	Greenwood Trust Co.	8.77
17	NCNB Texas National Bank	8.69
18	First Tennessee Bank NA	8.69
19	First National Bank, Atlanta	8.58
20	First Interstate Bk of Oregon NA ‡	8.56
21	Wachovia Bank & Trust Co. NA	8.46
22	Michigan National Bank	8.44
23	NCNB National Bank of Florida	8.42
24	Shawmut Bank NA	8.24
25	Signet Bank/Virginia	8.11
26	Citibank (South Dakota) NA	8.10
27	Huntington National Bank	8.06
28	Chase Manhattan Bank (USA)	8.00
29	Chase Lincoln First Bank NA	7.94
30	First Florida Bank NA	7.86
31	Bank One Texas NA	7.86
32	Connecticut National Bank	7.78
33	Citizens Fidelity B&TC ‡	7.76
34	National City Bank	7.64
35	First National Bank of Maryland ‡	7.58
36	BancOhio National Bank	7.49
37	American Express Centurion Bank	7.46
38	Fleet National Bank, Providence	7.39
39	Security Pacific Bk Wash. NA	7.38
40	First American Nat'l Bank	7.37
41	United States National Bank	7.35
42	Citizens & Southern NB, Fla.	7.32
43	UJB/Hackensack	7.32
44	Valley National Bank	7.31
45	NBD Bank NA	7.30
46	Society National Bank	7.27
47	Central Fidelity Bank ★	7.26
48	Citizens & Southern Nat'l Bank	7.25
49	Manufacturers National Bank	7.20
50	Continental Bank NA	7.17
51	Northern Trust Co., Chicago ‡	6.99
52	Manufacturers & Traders Trust Co.	6.92
53	Ameritrust Co. NA	6.87
54	Seattle-First National Bank ★‡	6.86
55	CoreStates Bank NA	6.81
56	First Union Nat'l Bank	6.79
57	Sovran Bank NA	6.76
58	Midlantic National Bank	6.75
59	Harris Trust & Savings Bank	6.71
60	Comerica Bank-Detroit	6.61
61	First Union Nat'l Bank of Fla. ‡	6.56
62	Crestar Bank	6.53
63	NCNB Nat'l Bank of North Carolina	6.42
64	Texas Commerce Bank NA	[illegible]
65	Pittsburgh National Bank ★	6.24
66	Southeast Bank NA	6.20
67	First Fidelity Bank NA	6.19
68	National Westminster Bank NJ	6.09
69	First Bank NA ★	5.98
70	U.S. Bank of Washington NA	5.97
71	Bank of California NA	5.92
72	Provident National Bank	5.92
73	Fidelity Bank NA	5.90
74	Union Bank	5.89
75	Hibernia National Bank	5.73
76	Security Pacific National Bank	5.67
77	Riggs National Bank	5.58
78	First Interstate Bk of California	5.58*
79	Bank of America NT&SA	5.55
80	Marine Midland Bank, NA	5.52
81	Norwest Bank Minnesota NA	5.46
82	Bankers Trust Co. ‡	5.48
83	Chemical Bank	5.46
84	Barnett Bank of South Florida NA	5.44
85	Meridian Bank	5.41
86	Bank of New York	5.22
87	Bank of Tokyo Trust Co.	5.17
88	Manufacturers Hanover Trust Co.	5.15
89	Morgan Guaranty Trust Co.	5.12
90	National Westminster Bank USA	4.96
91	First National Bank, Chicago ‡	4.90
92	Wells Fargo Bank NA ★‡	4.90
93	Citibank NA	4.88
94	Dominion Bank ★	4.86
95	First National Bank, Boston ‡	4.85
96	Mellon Bank NA	4.53
97	Chase Manhattan Bank NA ★	4.08
98	Maryland National Bank ★	3.43
99	First City, Texas-Houston, NA	3.05
100	American Security Bank NA	2.47
	Mean Values for Group	7.26
	Median Values for Group	7.08

Total Capital Ratio

Rank 1990		
1	Bank of America Arizona	23.89*
2	Republic National Bank	17.32
3	Bank of Hawaii	15.24
4	Banco Popular de Puerto Rico	12.77
5	First Alabama Bank ‡	12.71
6	First Tennessee Bank NA	12.28
7	Sanwa Bank California	11.99
8	Mellon Bank (East) PSFS NA	11.88
9	Boston Safe Deposit & Trust Co. ‡	11.68
10	Boatmen's National Bank	11.53
11	State Street Bank & Trust Co. ‡	11.43
12	Signet Bank/Virginia	10.70
13	South Carolina National Bank	10.48
14	Bank of California NA	10.39
15	AmSouth Bank NA	10.38
16	Greenwood Trust Co.	10.29
17	NCNB Texas National Bank	10.08
18	Trust Company Bank	10.02
19	First Interstate Bk of Arizona NA	9.97
20	Union Bank	9.86
21	Michigan National Bank	9.86
22	First Interstate Bk of Oregon NA ‡	9.81
23	Seattle-First National Bank ★‡	9.73
24	Security Pacific Bk Wash. NA	9.71
25	First National Bank, Atlanta	9.68
26	Citibank (South Dakota) NA	9.65
27	Shawmut Bank NA	9.60
28	Huntington National Bank	9.41
29	First Florida Bank NA	9.38
30	Wachovia Bank & Trust Co. NA	9.27
31	Southeast Bank NA	9.26
32	Citizens Fidelity B&TC ‡	9.24
33	First National Bank of Maryland ‡	9.23
34	Morgan Guaranty Trust Co.	9.23
35	Fleet National Bank, Providence	9.22
36	Citibank (New York State)	9.21
37	Bank One Texas NA	9.17
38	American Express Centurion Bank	8.98
39	UJB/Hackensack	8.96
40	First Fidelity Bank NA	8.95
41	First American Nat'l Bank	8.90
42	NCNB National Bank of Florida	8.89
43	CoreStates Bank NA	8.84
44	Bankers Trust Co. ‡	8.83
45	Crestar Bank	8.82
46	Central Fidelity Bank ★	8.81
47	Manufacturers National Bank	8.79
48	National City Bank	8.75
49	BancOhio National Bank	8.74
50	First Union Nat'l Bank of Fla. ‡	8.68
51	Chase Manhattan Bank (USA)	8.66
52	United States National Bank	8.64
53	Wells Fargo Bank NA ★‡	8.59
54	Citizens & Southern Nat'l Bank	8.59
55	Citizens & Southern NB, Fla.	8.57
56	Connecticut National Bank	8.55
57	Chase Lincoln First Bank NA	8.53
58	Bank of Tokyo Trust Co.	8.50
59	Pittsburgh National Bank ★	8.48
60	Fidelity Bank NA	8.47
61	Mellon Bank NA	8.46
62	Manufacturers & Traders Trust Co.	8.42
63	Northern Trust Co., Chicago ‡	8.41
64	First Bank NA ★	8.40
65	Society National Bank	8.39
66	NBD Bank NA	8.36
67	Texas Commerce Bank NA	8.29
68	NCNB Nat'l Bank of North Carolina	8.29
69	First Union Nat'l Bank	8.28
70	Bank of America NT&SA	8.23
71	Manufacturers Hanover Trust Co.	8.23
72	Norwest Bank Minnesota NA	8.18
73	Riggs National Bank	8.14
74	First Interstate Bk of California	8.08*
75	Valley National Bank	8.06
76	Marine Midland Bank, NA ‡	8.05
77	Chemical Bank	8.02
78	Comerica Bank-Detroit	7.83
79	Citibank NA	7.76
80	Ameritrust Co. NA	7.73
81	Midlantic National Bank	7.64
82	Continental Bank NA	7.53
83	National Westminster Bank NJ	7.53
84	First National Bank, Chicago ‡	7.53
85	Sovran Bank NA	7.53
86	Provident National Bank	7.51
87	Barnett Bank of South Florida NA	7.47
88	First National Bank, Boston ‡	7.44
89	Chase Manhattan Bank NA ★	7.44
90	Security Pacific National Bank	7.44
91	Bank of New York	7.42
92	Meridian Bank	7.42
93	Harris Trust & Savings Bank	7.38
94	Hibernia National Bank	7.37
95	National Westminster Bank USA	7.32
96	U.S. Bank of Washington NA	[illegible]
97	Dominion Bank ★	[illegible]
98	Maryland National Bank ★	[illegible]
99	[illegible] City, Texas-Houston, NA	[illegible]
100	American Security Bank NA	3.97
	Mean Values for Group	9.09
	Median Values for Group	8.67

Data Sources: American Banker questionnaire and Federal regulatory report of condition for Dec. 31 1990. **Table described:** The top 100 commercial banks in assets are listed above, along with the three capital ratios described below. **Please note** that 32d-ranked Bank of New England and 75th-ranked Connecticut Bank & Trust Co. NA were seized by federal regulators in January and are not included in this listing. Instead, banks ranked 101st and 102d in assets are included. **Equity capital ratio** is equity capital as a percentage of total assets. **Tier 1 capital ratio** is tier 1 capital as a percentage of weighted risk assets, using the 1990 guidelines. **Total capital ratio** is total qualifying capital (tier 1 plus tier 2 capital) as a percentage of weighted risk assets. Unless otherwise noted, the 1990 guidelines were used to compute the risk-based capital ratios. **The capital targets:** by yearend 1990, the ratios of Tier 1 and total capital to weighted risk assets should be **3.625%** and **7.25%**, respectively. By yearend 1992, the ratios of Tier 1 and total capital to weighted risk assets should be **4.00%** and **8.00%**, respectively. (*)—Calculated by American Banker from regulatory filings. (★)—Calculated using the more stringent 1992 guidelines. (‡)—Capital data revised since publication of risk-weighted ratios on 3/28/91

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1990 Performance of Top U.S. Banking Companies

Money Center Banks

Return on Average Assets

Rank 1990	Rank 1989		ROA 1990	ROA 1989
1	9	Bankers Trust New York Corp.	1.04	-1.62
2	8	J.P. Morgan & Co., Inc.	0.98	-1.28
3	4	Republic New York Corp.	0.65	0.09
4	1	First Chicago Corp.	0.47	0.74
5	5	Chemical Banking Corp.	0.37	-0.62
6	2	Continental Bank Corp.	0.25	0.52
7	7	Manufacturers Hanover Corp.	0.21	-0.72
8	3	Citicorp	0.20	0.23
9	6	Chase Manhattan Corp.	-0.31	-0.65
		Mean Values for Group[1]	0.43	-0.37
		Median Values for Group[1]	0.37	-0.62

Return on Average Equity

Rank 1990	Rank 1989		ROE 1990	ROE 1989
1	9	Bankers Trust New York Corp.	26.74	-31.58
2	8	J.P. Morgan & Co., Inc.	21.90	-24.34
3	4	Republic New York Corp.	14.50	0.11
4	1	First Chicago Corp.	9.37	15.52
5	6	Chemical Banking Corp.	7.45	-18.96
6	3	Citicorp	3.75	4.25
7	7	Manufacturers Hanover Corp.	3.04	-19.39
8	2	Continental Bank Corp.	2.96	8.62
9	5	Chase Manhattan Corp.	-10.03	-18.12
		Mean Values for Group	8.85	-9.32
		Median Values for Group	7.45	-18.12

Nonperforming Assets Ratio

Rank 1990	Rank 1989		Ratio 1990	Ratio 1989
1	1	Republic New York Corp.	0.56	0.38
2	2	J.P. Morgan & Co., Inc.	1.06	1.26
3	3	Continental Bank Corp.	2.65	1.51
4	4	First Chicago Corp.	2.72	2.35
5	5	Bankers Trust New York Corp.	4.32	2.58
6	8	Chemical Banking Corp.	4.50	4.59
7	6	Chase Manhattan Corp.	5.52	3.90
8	9	Manufacturers Hanover Corp.	5.54	5.19
9	7	Citicorp	6.05	4.24
		Mean Values for Group	3.66	2.89
		Median Values for Group	4.32	2.58

Superregional Banks

Return on Average Assets

Rank 1990	Rank 1989		ROA 1990	ROA 1989
1	1	Banc One Corp.	1.53	1.42
2	2	Wells Fargo & Co.	1.39	1.26
3	5	First Wachovia Corp.	1.23	1.19
4	6	SunTrust Banks, Inc.	1.13	1.16
5	9	NBD Bancorp., Inc.	1.06	1.07
5	11	Norwest Corp.	1.06	1.06
7	4	National City Corp.	1.02	1.24
8	23	First Interstate Bancorp.	0.86	-0.22
9	16	BankAmerica Corp.	0.82[2]	0.85[2]
10	17	First Union Corp.	0.79	0.84
11	20	Bank of New York Co., Inc.	0.63	0.10
12	–	Mellon Bank Corp.[3]	0.58	0.69
13	18	NCNB Corp.	0.57	0.74
14	–	CoreStates Financial Corp.[4]	0.50	1.22
15	–	C&S Sovran Corp.	0.46	1.11$
16	13	Barnett Banks, Inc.	0.33	0.94
17	14	Security Pacific Corp.	0.18	0.90
18	14	PNC Financial Corp.	0.16	0.90
19	19	First Fidelity Bancorp.	-0.02	0.55
20	3	Fleet/Norstar Financial Group	-0.14	1.25
21	25	Shawmut National Corp.	-0.52	-0.47
22	12	Midlantic Corp.	-0.82	0.97
23	–	Bank of Boston Corp.[3]	-1.08	0.19
24	22	Marine Midland Banks, Inc.	-1.18	-0.04[2]
25	24	National Westminster Bancorp.	-1.54	-0.68
26	7	MNC Financial, Inc.	-1.67	1.14
		Mean Values for Group[5]	0.28	0.57
		Median Values for Group[5]	0.54	0.92

Return on Average Equity

Rank 1990	Rank 1989		ROE 1990	ROE 1989
1	1	Wells Fargo & Co.	25.07	24.49
2	3	Norwest Corp.	19.61	19.62
3	23	First Interstate Bancorp.	19.56	-7.35
4	10	BankAmerica Corp.	16.40[2]	17.17[2]
5	13	First Wachovia Corp.	16.36	16.48
6	12	Banc One Corp.	16.24	16.79
7	11	SunTrust Banks, Inc.	15.97	16.88
8	14	NBD Bancorp., Inc.	15.39	16.19
9	5	National City Corp.	14.95	18.62
10	18	First Union Corp., Inc.	12.50	12.77
11	2	NCNB Corp.	12.01	20.45
12	20	Bank of New York Co., Inc.	11.31	0.74
13	–	Mellon Bank Corp.[3]	9.28	14.09
14	–	CoreStates Financial Corp.[4]	7.68	16.78
15	–	C&S Sovran Corp.	7.19	17.66$
16	15	Barnett Banks, Inc.	6.24	15.99
17	4	Security Pacific Corp.	2.85	18.78
18	17	PNC Financial Corp.	2.46	13.60
19	19	First Fidelity Bancorp.	-1.42	10.31
20	8	Fleet/Norstar Financial Gp.	-2.72	17.70
21	24	Shawmut National Corp.	-9.96	-7.42
22	16	Midlantic Corp.	-14.19	14.36
23	25	National Westminster Bancorp.	-19.37	-8.35
24	–	Bank of Boston Corp.[3]	-22.91	[illegible]
25	21	Marine Midland Banks, Inc.	-28.12	-0.11[2]
26	6	MNC Financial, Inc.	-30.72	17.72
		Mean Values for Group[5]	3.91	8.87
		Median Values for Group[5]	8.48	16.34

Nonperforming Assets Ratio

Rank 1990	Rank 1989		Ratio 1990	Ratio 1989
1	1	First Wachovia Corp.	0.56	0.34
2	2	NBD Bancorp., Inc.	0.71	0.53
3	5	Norwest Corp.	1.00	0.76
4	3	C&S Sovran Corp.	1.37	0.55$
5	4	NCNB Corp.	1.45	0.67
6	7	Banc One Corp.	1.46	0.97
7	8	National City Corp.	1.50	1.11
8	14	CoreStates Financial Corp.	1.78	1.42
9	9	SunTrust Banks, Inc.	1.81	1.13
10	5	First Union Corp., Inc.	1.99	0.76
11	21	Wells Fargo & Co.	2.54	2.97
12	10	Barnett Banks, Inc.	2.55	1.17
13	17	Mellon Bank Corp.	2.72	2.21
14	13	PNC Financial Corp.	2.87	1.27
15	25	BankAmerica Corp.	3.04	4.33
16	15	First Fidelity Bancorp.	3.13	1.65
17	18	Security Pacific Corp.	3.30	2.38
18	22	First Interstate Bancorp.	3.41	3.57
19	19	Bank of New York Co., Inc.	3.50	2.43
20	11	Fleet/Norstar Financial Gp.	4.26	1.19
21	20	National Westminster Bancorp.	5.56	[illegible]
22	24	Bank of Boston Corp.	6.01	[illegible]
23	16	Midlantic Corp.	6.28	[illegible]
24	11	MNC Financial, Inc.	6.91	[illegible]
25	23	Shawmut National Corp.	7.11	3.66
26	26	Marine Midland Banks, Inc.	7.32	4.88
		Mean Values for Group[5]	3.24	1.94
		Median Values for Group[5]	2.80	1.36

Large Regional Banks

Return on Average Assets

Rank 1990	Rank 1989		ROA 1990	ROA 1989
1	–	State Street Boston Corp.[7]	1.15	1.29
2	16	Comerica, Inc.	1.06	0.69
3	9	U.S. Bancorp.	1.05	1.00
4	–	Bancorp Hawaii, Inc.[7]	1.04	1.14
5	3	Society Corp.	1.03	1.11
6	9	First of America Bank Corp.	1.01	1.00
7	–	Manufacturers National Corp.[8]	1.00	1.08
8	5	Northern Trust Corp.	0.99	1.08
9	–	Union Bank[9]	0.92	0.95
9	13	Boatmen's Bancshares, Inc.	0.92	0.91
11	12	KeyCorp	0.89	0.93
12	8	Huntington Bancshares	0.73	1.02
13	–	First Bank System, Inc.[10]	0.66	0.01
14	19	Harris Bankcorp, Inc.	0.65	0.45
15	[illegible]	Crestar Financial Corp.	0.52	0.97
16	1	Michigan National Corp.	0.42	1.69[11]
17	5	Signet Banking Corp.	0.34	1.08
18	14	Meridian Bancorp, Inc.	0.19	0.89
19	20	Valley National Corp.	0.07	-1.39
20	7	UJB Financial	-0.04	1.06
21	–	Dominion Bankshares Corp.[8]	-0.36	1.02
22	–	BayBanks, Inc.[8]	-0.70	0.65
23	4	Ameritrust Corp.	-0.87	1.10
24	15	First City Bancorp of Texas, Inc.	-1.18	0.88
22	17	First American Bancshares, Inc.	-1.27	0.61
26	18	Southeast Banking Corp.	-1.28	0.51
		Mean Values for Group[12]	0.34	0.84
		Median Values for Group[12]	0.66	0.99

Return on Average Equity

Rank 1990	Rank 1989		ROE 1990	ROE 1989
1	2	Northern Trust Corp.	19.78	23.79
2	–	State Street Boston Corp.[7]	18.14	18.74
3	16	Comerica, Inc.	17.67	11.74
4	–	Bancorp Hawaii, Inc.[7]	17.06	17.95
5	9	U.S. Bancorp.	16.29	15.13
6	–	Union Bank[9]	16.23	17.48
7	8	Society Corp.	16.17	15.49
8	–	Manufacturers National Corp.[8]	15.88	17.45
9	13	First of America Bank Corp.	14.75	14.41
10	11	KeyCorp	14.50	14.55
11	15	Boatmen's Bancshares, Inc.	12.11	12.18
12	–	First Bank System, Inc.[10]	11.95	-1.86
13	7	Huntington Bancshares	11.05	15.81
14	19	Harris Bankcorp, Inc.	10.55	7.31
15	10	Crestar Financial Corp.	7.99	15.06
16	1	Michigan National Corp.	6.49	29.08[11]
17	4	Signet Banking Corp.	5.48	17.12
18	14	Meridian Bancorp, Inc.	3.14	13.45
19	20	Valley National Corp.	1.65	-26.43
20	12	UJB Financial	-0.91	14.52
21	–	Dominion Bankshares Corp.[8]	-6.45	15.86
22	–	BayBanks, Inc.[8]	-12.67	10.78
23	6	Ameritrust Corp.	-14.64	16.10
24	18	First American Bancshares, Inc.	-17.25	8.40
25	17	Southeast Banking Corp.	-29.34	10.11
26	3	First City Bancorp of Texas, Inc.	-29.69	17.19
		Mean Values for Group[12]	4.83	13.09
		Median Values for Group[12]	10.80	14.82

Nonperforming Assets Ratio

Rank 1990	Rank 1989		Ratio 1990	Ratio 1989
1	2	Bancorp Hawaii, Inc.	0.33	0.27
2	1	State Street Boston Corp.	0.61	0.22
3	3	Northern Trust Corp.	0.63	0.40
4	4	First of America Bank Corp.	0.68	0.64
5	10	Comerica, Inc.	0.81	0.90
6	12	Manufacturers National Corp.	0.83	0.98
7	7	Huntington Bancshares	1.28	0.73
8	18	Harris Bankcorp, Inc.	1.31	1.27
9	16	KeyCorp	1.33	1.21
10	17	Society Corp.	1.35	1.24
11	5	Meridian Bancorp, Inc.	1.39	0.66
12	19	Boatmen's Bancshares, Inc.	1.42	1.34
13	21	Union Bank	1.87	1.57
13	15	U.S. Bancorp.	1.87	1.17
15	5	Crestar Financial Corp.	2.00	0.66
16	20	First Bank System, Inc.	2.05	1.53
17	9	Signet Banking Corp.	2.38	0.81
18	14	Michigan National Corp.	2.77	1.08
19	8	Dominion Bankshares Corp.	3.23	0.78
20	13	First City Bancorp of Texas, Inc.	3.70	0.99
21	11	First American Bancshares, Inc.	3.88	0.97
22	23	UJB Financial	4.03	1.60
23	24	Ameritrust Corp.	4.24	1.75
24	26	Valley National Corp.	4.57	5.07
25	25	Southeast Banking Corp.	4.86	2.00
26	21	BayBanks, Inc.	5.39	1.57
		Mean Values for Group[6]	2.27	1.21
		Median Values for Group[6]	1.87	1.04

Data Sources: Data are from **SNL Securities,** Hoboken, N.J., and **American Banker's** annual performance survey. Panel groupings, ranks, and summary statistics were compiled by the **American Banker.** Please note, the 1989 data are as reported in 1990 and have not been restated for mergers or changes in accounting practices. (1)— The 1989 figure has been recalculated to exclude Bank of Boston and Mellon Bank Corp. who were moved from the Money Center panel the Superregional panel this year. (2)— Based on net income excluding the utilization of tax loss carryforward. (3)— Bank was in the "Money Center Banks" panel last year. (4)— Bank was in the "Large Regionals" panel last year. (5)— The 1989 figure was for the 26 banks in the panel that year. (6)— The 1989 figure was for the current (1990) panel of banks. (7)— Bank had assets less than $10 billion in 1989. (8)— Assets were greater than $10 billion in 1989, but panel was limited to the 20 largest bank holding companies in the peer group last year. (9)— Last year's survey included only bank holding companies. Therefore, the bank was not included. (10)— Bank was in the "Superregional Banks" panel last year. (11)— Includes gain on sale of credit card portfolio. (12)— The 1989 figure was for the 20 banks in the panel that year. ($)— Pro forma data for company formed on 8/31/90. **Definitions and methodology:** For a complete description of the information contained in this table, see the footnotes on page 14. **Dashes** (–) in the 1989 rank field indicate that the bank was not a member of panel that year.

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1990 Performance of Top U.S. Banking Companies

How the Market Looks at Banks

Mkt-Book Rank 1990	1989	Money Center Banks	Ratio of Market-to-Book Value 1990	1989	Price Earnings Multiple 1990	1989	Dividend Yield (%) 1990	1989
1	1	J. P. Morgan & Co., Inc.	175.50	202.00	8.52	NA	4.46	3.86
2	2	Bankers Trust New York Corp.	141.30	157.40	5.56	NA	5.86	5.18
3	3	Republic New York Corp.	124.00	146.10	9.10	NA	2.83	2.49
4	9	Manufacturers Hanover Corp.	54.30	79.80	16.63	NA	15.53	9.90
5	4	Citicorp	51.90	113.90	12.75	24.89	7.92	5.49
6	5	First Chicago Corp.	45.50	106.60	4.97	7.44	12.12	4.85
7	8	Continental Bank Corp.	37.40	82.80	12.68	9.65	11.27	4.28
8	6	Chase Manhattan Corp.	35.50	95.50	NA	NA	11.43	6.79
9	7	Chemical Banking Corp.	32.60	87.60	4.52	NA	9.30	9.10
		Mean Values for Group	**77.56**	**119.08**	**9.34**	**13.99**	**8.97**	**5.77**
		Median Values for Group	**51.90**	**106.60**	**8.81**	**9.65**	**9.30**	**5.18**
		Superregional Banking Firms						
1	1	Banc One Corp.	153.20	167.90	10.13	11.77	4.18	3.21
2	4	First Wachovia Corp.	151.30	163.00	9.97	10.70	4.39	3.41
3	3	Norwest Corp.	138.00	171.40	7.66	9.00	4.43	3.38
4	12	NBD Bancorp., Inc.	129.40	137.60	8.89	9.25	4.24	3.75
5	11	SunTrust Banks, Inc.	125.10	140.20	8.27	8.76	4.04	3.41
6	–	CoreStates Financial Corp.	125.00	135.00	15.41	8.47	6.05	4.08
7	5	National City Corp.	116.70	157.40	8.10	8.99	6.02	4.29
8	6	Wells Fargo & Co.	100.80	154.20	4.32	6.73	6.91	4.45
9	17	BankAmerica Corp.	97.40	114.80	5.36	5.23	4.53	2.24
10	–	Mellon Bank Corp.	83.30	104.40	8.39	7.19	5.89	4.89
11	10	PNC Financial Corp.	80.70	140.30	29.62	10.65	9.80	4.95
12	2	NCNB Corp.	79.60	172.60	6.85	10.42	6.47	2.38
13	22	First Fidelity Bancorp.	79.30	102.60	NA	9.26	6.81	8.60
14	21	First Union Corp.	74.20	108.50	6.10	8.59	7.28	4.85
15	–	C&S Sovran Corp.	71.60	NA	9.77	NA	9.98	N.A.
16	13	Barnett Banks, Inc.	70.10	134.20	11.72	8.88	6.99	3.21
17	18	Security Pacific Corp.	63.00	114.40	20.02	6.49	12.22	5.42
18	15	Fleet/Norstar Financial Group	62.30	131.50	NA	7.92	7.27	5.01
19	19	First Interstate Bancorp.	59.10	113.90	3.22	NA	12.77	7.12
20	16	Bank of New York Co., Inc.	50.10	116.60	4.46	149.07	11.94	4.89
21	–	Bank of Boston Corp.	32.50	71.70	NA	23.75	6.27	6.53
22	23	Shawmut National Corp.	31.10	87.50	NA	7.56	0.00	6.91
23	20	MNC Financial, Inc.	28.50	107.40	NA	6.43	0.00	4.77
24	24	Midlantic Corp.	15.50	81.00	N.A.	5.98	0.00	5.59
		Marine Midland Banks, Inc.	NA	NA	NA	NA	NA	NA
		National Westminster Bancorp	NA	NA	NA	NA	NA	NA
		Mean Values for Group	**84.08**	**133.30**	**9.90**	**15.17**	**6.19**	**5.09**
		Median Values for Group	**79.45**	**135.90**	**8.33**	**8.76**	**6.16**	**4.81**
		Large Regional Banking Firms						
1	–	State Street Boston Corp.	182.00	236.70	11.17	14.27	2.08	1.53
2	1	Northern Trust Corp.	170.10	201.90	9.56	10.22	2.86	2.12
3	–	Bancorp Hawaii, Inc.	125.00	168.90	7.94	10.17	3.79	2.69
4	13	Society Corp.	105.10	102.90	6.85	7.37	5.71	4.69
5	2	U.S. Bancorp.	102.10	147.10	6.62	10.25	4.94	2.93
6	–	First Bank System, Inc.	97.60	132.70	8.50	NA	6.31	8.57
7	15	Boatmen's Bancshares, Inc.	96.00	102.10	8.14	8.60	6.68	6.44
8	8	Comerica, Inc.	94.20	121.90	5.67	10.58	6.17	4.77
9	–	Manufacturers National Corp.	93.50	121.60	6.35	7.43	5.18	3.85
10	9	KeyCorp	92.70	115.00	6.70	8.24	5.86	4.78
11	12	First of America Bank Corp	88.30	105.10	6.68	8.10	5.65	4.47
12	3	Huntington Bancshares	83.00	142.10	7.67	9.48	7.19	3.45
13	–	Union Bank	67.40	94.80	4.37	5.70	7.57	5.73
14	11	Meridian Bancorp, Inc.	60.50	108.90	18.64	8.48	11.71	5.84
15	6	Crestar Financial Corp.	59.40	126.50	7.35	8.85	9.80	4.17
16	5	Ameritrust Corp.	52.30	130.50	NA	8.09	7.88	4.96
17	–	Dominion Bankshares Corp.	48.30	118.50	NA	7.94	6.40	4.29
18	18	Valley National Corp.	47.00	57.00	28.62	NA	0.00	8.38
19	–	BayBanks, Inc.	41.80	83.00	NA	8.01	0.00	5.76
20	16	UJB Financial, Inc.	41.30	101.10	NA	7.20	8.42	5.88
21	10	Signet Banking Corp.	37.90	114.10	6.65	7.06	15.04	4.73
22	14	Michigan National Corp.	33.50	102.50	5.22	4.08	11.94	4.04
23	17	Southeast Banking Corp.	28.70	82.40	NA	8.39	0.00	5.71
24	7	First City Bancorp of Texas, Inc.	25.40	122.90	NA	8.06	0.00	4.72
		First American Bankshares, Inc.	NA	NA	NA	NA	NA	NA
		Harris Bankcorp., Inc.	NA	NA	NA	NA	NA	NA
		Mean Values for Group	**78.03**	**117.72**	**8.84**	**8.38**	**6.65**	**4.79**
		Median Values for Group	**75.20**	**114.55**	**7.10**	**8.47**	**6.01**	**4.73**

Performance Study Peer Groups

Asset Rank 1990	Money Center Banking Companies	Assets 12/31/90 ($ Millions)
1	Citicorp, New York	216,986
2	Chase Manhattan Corp., New York	98,064
3	J.P. Morgan & Co., Inc., New York	93,103
4	Chemical Banking Corp., New York	73,019
5	Bankers Trust New York Corp.	63,596
6	Manufacturers Hanover Corp., New York	61,530
7	First Chicago Corp.	50,779
8	Republic New York Corp.	29,597
9	Continental Bank Corp., Chicago	27,100
	Superregional Banking Companies	
1	BankAmerica Corp., San Francisco	110,728
2	Security Pacific Corp., Los Angeles	84,731
3	NCNB Corp., Charlotte, N.C.	65,285
4	Wells Fargo & Co., San Francisco	56,199
5	First Interstate Bancorp., Los Angeles	51,356
6	C&S Sovran Corp., Norfolk, Va.	51,237
7	PNC Financial Corp., Pittsburgh	45,533
8	Bank of New York Co., Inc.	45,456
9	First Union Corp., Charlotte, N.C.	40,781
10	SunTrust Banks, Inc., Atlanta	33,411
11	Bank of Boston Corp.	32,529
12	Fleet/Norstar Financial Group, Inc., Providence, R.I.	32,507
13	Barnett Banks, Inc., Jacksonville, Fla.	32,214
14	Norwest Corp., Minneapolis	30,626
15	Banc One Corp., Columbus, Ohio	30,336
16	First Fidelity Bancorporation, Lawrenceville, N.J.	29,110
17	Mellon Bank Corp., Pittsburgh	28,762
18	NBD Bancorp., Inc., Detroit	26,747
19	MNC Financial, Inc., Baltimore	26,376
20	First Wachovia Corp., Winston-Salem, N.C.	26,271
21	National City Corp., Cleveland	23,743
22	Shawmut National Corp., Hartford, Conn.	23,703
23	Midlantic Corp., Edison, N.J.	23,586
24	CoreStates Financial Corp., Philadelphia	23,520
25	National Westminster Bancorp, Inc., New York	23,413
26	Marine Midland Banks, Inc., Buffalo, N.Y.	20,107
	Large Regional Banking Companies	
1	KeyCorp, Albany, N.Y.	19,286
2	First Bank System, Inc., Minneapolis	19,001
3	U.S. Bancorp., Portland, Ore.	17,613
4	Boatmen's Bancshares, Inc., St. Louis	17,469
5	Union Bank, San Francisco	16,313
6	Society Corp., Cleveland	15,110
7	First of America Bank Corp., Kalamazoo, Mich.	14,039
8	Southeast Banking Corp., Miami	13,390
9	First City Bancorp. of Texas, Inc., Houston	13,344
10	Comerica, Inc., Detroit	13,300
11	UJB Financial Corp., Princeton, N.J.	12,818
12	Harris Bankcorp. Inc., Chicago	12,461
13	Manufacturers National Corp., Detroit	12,070
14	Crestar Financial Corp., Richmond, Va.	11,881
15	Meridian Bancorp, Inc., Reading, Pa.	11,856
16	Huntington Bancshares, Inc., Columbus, Ohio	11,809
17	Northern Trust Corp., Chicago	11,789
18	State Street Boston Corp.	11,651
19	Signet Banking Corp., Richmond, Va.	11,405
20	Ameritrust Corp., Cleveland	11,372
21	First American Bankshares, Inc., Washington, D.C.	11,235
22	Michigan National Corp., Farmington Hills	10,956
23	Bancorp Hawaii Inc., Honolulu	10,699
24	Dominion Bankshares Corp., Roanoke, Va.	10,389
25	Valley National Corp., Phoenix	10,309
26	BayBanks Inc., Boston	10,082

Sources of Asset Data: American Banker survey of the top 100 bank holding companies scheduled for publication on April 11 and **SNL Securities**.

Money Center banking companies: are banks that are large in asset size; oriented toward commercial and industrial lending with a proclivity to sell a high amount of their C&I originations; noncore funded (a high percentage of purchased money); and a large international presence.

Superregional banking companies: are non-money center banking companies with $20 billion or more in total assets on Dec. 31, 1990, that have a full commercial banking presence in a variety of economic regions (usually across state lines).

Large regional banking companies: are banking companies with assets between $10 billion and $20 billion on Dec. 31, 1990

NA— Not available.

Definitions and Methodology

The statistical tables for this study were compiled by the **American Banker** from data provided by **SNL Securities, Hoboken, N.J.** and from American Banker's annual performance questionnaire. The **SNL** data were taken from two sources: (1) the **SNL Bank DataSource**, which contains GAAP financials on market and per share data on all publicly traded commercial banks and bank holding companies; and (2) the **SNL Bank Securities Monthly**, which contains the stock price information needed for this survey.

A listing of the 61 banking companies in the study appears above. The companies are divided into three peer groups: peer group 1 — nine money center banks (defined above); peer group 2 — 26 superregional banking firms (defined above); and peer group 3 — 26 banks and bank holding companies with assets of between $10 billion and $20 billion on Dec. 31, 1990. In the table above, entitled **Performance Study Peer Groups**, the companies are listed in order of their asset size on December 31, 1990, within their respective peer group.

In the table appearing on page 71, within peer groups the banks are ranked by three measures of performance: the return on average assets; the return on average equity; and nonperforming assets as a percentage of total assets. Dashes (–) in the 1989 rank field indicate that the bank was not a member of panel that year.

Net income is income after taxes but before extraordinary items for the full year 1990. American Banker has excluded the extraordinary credit resulting from the utilization of tax loss carryforward from 1989 and 1990 net income, whenever possible. The banks affected are footnoted.

The return on average assets, as defined by SNL Securities, is net income divided by average assets for the period.

The return on average (common) equity is net income minus preferred stock dividends divided by average common shareholders' equity for the year.

Nonperforming assets ratio is nonperforming assets as a percentage of yearend assets. Nonperforming assets are the sum of nonaccrual loans, restructured loans and other real estate owned net of reserves.

Market-to-book value for 1990 is the stock price on December 31, 1990 divided by the book value per share on December 31, 1990. The market-to-book value for for 1989 is the stock price on December 29, 1989 divided by the book value per share on December 29, 1989.

The price earnings multiple is the stock price, as defined above, as a multiple of fully diluted earnings per share.

The dividend yield for 1990 is the indicated annual dividend for the fourth quarter of 1990 as an annualized percentage of the December 31, 1990 price. The dividend yield for 1989 is the indicated annual dividend for the fourth quarter of 1989 as an annualized percentage of the December 29, 1989 price.

The group means are unweighted means calculated by American Banker by summing all of the values within a peer group and dividing that number by the total number of observations. The median is obtained by finding the midpoint of the array of values. Unless otherwise indicated, the 1989 means and medians were for the banks in the panel that year.

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First Quarter Performance of Top U.S. Banking Companies

First quarter of 1991 in comparison with full year 1990

Money Center Banks

Return on Average Assets

Rank 1Q91	Rank 1990		ROA 1Q91	ROA 1990
1	1	Bankers Trust New York Corp.	1.02	1.04
1	2	J.P. Morgan & Co., Inc.	1.02	0.98
3	3	Republic New York Corp.	0.89	0.65
4	6	Continental Bank Corp.	0.49	0.25
5	9	Chase Manhattan Corp.	0.47	-0.31
5	5	Chemical Banking Corp.	0.47	0.37
5	7	Manufacturers Hanover Corp.	0.47	0.21
8	4	First Chicago Corp.	0.37	0.47
9	8	Citicorp	0.13	0.20
		Mean Values for Group	0.57	0.43
		Median Values for Group	0.47	0.37

Return on Average Equity

Rank 1Q91	Rank 1990		ROE 1Q91	ROE 1990
1	1	Bankers Trust New York Corp.	23.39	26.74
2	2	J.P. Morgan & Co., Inc.	22.25	21.90
3	3	Republic New York Corp.	14.41	14.50
4	9	Chase Manhattan Corp.	9.85	-10.03
5	5	Chemical Banking Corp.	9.08	7.08
6	7	Manufacturers Hanover Corp.	8.98	3.06
7	8	Continental Bank Corp.	7.15	2.96
8	4	First Chicago Corp.	7.03	9.37
9	6	Citicorp	1.82	3.75
		Mean Values for Group	11.53	8.81
		Median Values for Group	9.08	7.08

Nonperforming Assets Ratio

Rank 1Q91	Rank 1990		Ratio 1Q91	Ratio 1990
1	1	Republic New York Corp.	0.61	0.56
2	2	J.P. Morgan & Co., Inc.	1.01	1.08
3	3	Continental Bank Corp.	3.00	2.65
4	4	First Chicago Corp.	3.26	2.72
5	6	Chemical Banking Corp.	4.80	4.50
6	5	Bankers Trust New York Corp.	4.99	4.32
7	8	Manufacturers Hanover Corp.	5.12	5.54
8	7	Chase Manhattan Corp.	5.83	5.42
9	9	Citicorp	6.49	6.05
		Mean Values for Group	3.90	3.66
		Median Values for Group	4.80	4.32

Superregional Banks

Return on Average Assets

Rank 1Q91	Rank 1990		ROA 1Q91	ROA 1990
1	1	Banc One Corp.	1.63	1.53
2	3	First Wachovia Corp.	1.21	1.23
3	4	SunTrust Banks, Inc.	1.10	1.13
4	2	Wells Fargo & Co.	1.09	1.39
5	6	Norwest Corp.	1.03	1.06
6	9	BankAmerica Corp.	1.01	0.82[1]
7	5	NBD Bancorp., Inc.	0.99	1.05
8	12	Mellon Bank Corp.	0.93	0.58
9	14	CoreStates Financial Corp.	0.90	0.50
10	7	National City Corp.	0.86	1.02
11	10	First Union Corp.	0.81	0.79
12	18	PNC Financial Corp.	0.80	0.16
13	19	First Fidelity Bancorp.	0.78	-0.02
14	13	NCNB Corp.	0.74	0.54
15	8	First Interstate Bancorp.	0.48	0.86
16	17	Security Pacific Corp.	0.45	0.18
17	20	Fleet/Norstar Financial Group	0.31	-0.14
18	15	C&S Sovran Corp.	0.25	0.46
19	16	Barnett Banks, Inc.	0.23	0.33
20	22	Midlantic Corp.	-0.41	-0.82
21	11	Bank of New York Co., Inc.	-0.56	0.63
22	24	National Westminster Bancorp.	-0.85	-1.54
23	23	Bank of Boston Corp.	-1.12	-1.09
24	21	Shawmut National Corp.	-2.04	-0.52
		Mean Values for Group[2]	0.44	0.42
		Median Values for Group[2]	0.79	0.56

Return on Average Equity

Rank 1Q91	Rank 1990		ROE 1Q91	ROE 1990
1	1	Wells Fargo & Co.	19.58	25.07
2	4	BankAmerica Corp.	18.67	16.40[1]
3	2	Norwest Corp.	18.56	19.61
4	13	Mellon Bank Corp.	17.02	9.28
5	11	NCNB Corp.	16.55	12.01
6	6	Banc One Corp.	16.19	16.24
7	5	First Wachovia Corp.	15.60	16.38
8	19	First Fidelity Bancorp.	15.47	-1.42
9	7	SunTrust Banks, Inc.	15.29	15.97
10	14	CoreStates Financial Corp.	14.58	7.08
11	8	NBD Bancorp., Inc.	13.93	15.39
12	18	PNC Financial Corp.	13.63	2.46
13	10	First Union Corp., Inc.	12.83	12.50
14	9	National City Corp.	12.63	14.95
15	17	Security Pacific Corp.	8.66	2.86
16	3	First Interstate Bancorp.	8.13	19.56
17	20	Fleet/Norstar Financial Gp.	4.81	-2.72
18	16	Barnett Banks, Inc.	4.33	6.24
19	15	C&S Sovran Corp.	3.69	7.19
20	22	Midlantic Corp.	-7.76	-14.19
21	12	Bank of New York Co., Inc.	-11.34	11.31
22	24	Bank of Boston Corp.	-26.13	-22.91
23	21	Shawmut National Corp.	-40.52	-9.96
-	23	National Westminster Bancorp.	N.A.	-19.37
		Mean Values for Group[2]	7.15	6.09
		Median Values for Group[2]	13.63	10.30

Nonperforming Assets Ratio

Rank 1Q91	Rank 1990		Ratio 1Q91	Ratio 1990
1	1	First Wachovia Corp.	0.60	0.56
2	2	NBD Bancorp., Inc.	0.72	0.71
3	3	Norwest Corp.	0.94	1.00
4	5	NCNB Corp.	1.57	1.45
5	6	Banc One Corp.	1.60	1.46
6	7	National City Corp.	1.97	1.50
7	9	SunTrust Banks, Inc.	2.03	1.81
8	8	CoreStates Financial Corp.	2.07	1.78
9	4	C&S Sovran Corp.	2.21	1.37
10	10	First Union Corp., Inc.	2.71	1.99
11	13	Mellon Bank Corp.	2.86	2.72
11	11	Wells Fargo & Co.	2.86	2.54
13	14	PNC Financial Corp.	2.92	2.87
14	15	BankAmerica Corp.	3.02	3.03
15	12	Barnett Banks, Inc.	3.10	2.56
16	16	First Fidelity Bancorp.	3.42	3.13
17	18	First Interstate Bancorp.	3.56	3.41
18	17	Security Pacific Corp.	3.91	3.30
19	20	Fleet/Norstar Financial Gp.	4.45	4.26
20	19	Bank of New York Co., Inc.	4.68	3.50
21	22	Bank of Boston Corp.	6.29	6.01
22	21	National Westminster Bancorp.	6.55	5.56
23	23	Midlantic Corp.	7.28	6.28
24	24	Shawmut National Corp.	7.59	7.11
		Mean Values for Group[2]	3.29	2.91
		Median Values for Group[2]	2.89	2.64

Large Regional Banks

Return on Average Assets

Rank 1Q91	Rank 1990		ROA 1Q91	ROA 1990
1	28	MNC Financial, Inc.[3]	2.97[4]	-1.67
2	1	State Street Boston Corp.	2.15	1.15
3	5	Society Corp.	1.09	1.03
4	3	U.S. Bancorp.	1.05	1.05
5	2	Comerica, Inc.	1.05	1.05
6	8	Northern Trust Corp.	1.02	0.99
7	4	Bancorp Hawaii, Inc.	0.99	1.04
8	7	Manufacturers National Corp.	0.93	1.00
9	13	First Bank System, Inc.[5]	0.92	0.68
10	12	Huntington Bancshares	0.90	0.73
11	10	Boatmen's Bancshares, Inc.	0.84	0.92
11	6	First of America Bank Corp.	0.84	1.01
13	9	Union Bank	0.83	0.92
14	11	KeyCorp	0.82	0.89
15	14	Harris Bankcorp, Inc.	0.76	0.65
16	18	Meridian Bancorp, Inc.	0.59	0.19
17	23	Ameritrust Corp.	0.43	-0.87
17	19	Valley National Corp.	0.43	0.07
19	15	Crestar Financial Corp.	0.41	0.52
20	21	Dominion Bankshares Corp.	0.22	-0.36
20	17	Signet Banking Corp.	0.22	0.34
22	16	Michigan National Corp.	0.09	0.42
23	20	UJB Financial	0.06	-0.04
24	22	BayBanks, Inc.	0.04	-0.70
25	26	First American Bankshares, Inc.[5]	-0.75	-1.27
26	24	Marine Midland Banks, Inc.[3]	-1.51	-1.18
27	24	First City Bancorp of Texas, Inc.	-2.24	-1.18
28	27	Southeast Banking Corp.	-3.61	-1.28
		Mean Values for Group[2]	0.41	0.32
		Median Values for Group[2]	0.79	0.80

Return on Average Equity

Rank 1Q91	Rank 1990		ROE 1Q91	ROE 1990
1	28	MNC Financial, Inc.[3]	46.98[4]	-30.72
2	2	State Street Boston Corp.	31.21	18.14
3	1	Northern Trust Corp.	19.63	19.79
4	3	Comerica, Inc.	17.03	17.67
5	4	Bancorp Hawaii, Inc.	16.24	17.06
6	7	Society Corp.	16.00	16.17
7	5	U.S. Bancorp.	15.32	16.29
8	8	Manufacturers National Corp.	14.71	15.68
9	6	Union Bank	14.34	16.23
10	10	KeyCorp	14.15	14.50
11	12	First Bank System, Inc.	13.40	11.95
12	13	Huntington Bancshares	12.85	11.05
13	14	Harris Bankcorp, Inc.	12.17	10.55
14	11	Boatmen's Bancshares, Inc.	11.96	12.11
14	9	First of America Bank Corp.	11.96	14.75
16	18	Meridian Bancorp, Inc.	9.67	3.14
17	19	Valley National Corp.	9.41	1.85
18	23	Ameritrust Corp.	6.83	-14.64
19	15	Crestar Financial Corp.	6.16	7.99
20	21	Dominion Bankshares Corp.	3.81	-6.45
21	17	Signet Banking Corp.	3.46	5.48
22	16	Michigan National Corp.	1.28	6.49
23	22	BayBanks, Inc.	0.82	-12.67
24	20	UJB Financial	0.68	-0.91
25	24	First American Bankshares, Inc.[5]	-10.63	-17.25
26	25	Marine Midland Banks, Inc.[3]	-30.74	-28.12
27	27	First City Bancorp of Texas, Inc.	-85.33	-29.69
28	26	Southeast Banking Corp.	-88.85	-29.34
		Mean Values for Group[2]	3.46	2.39
		Median Values for Group[2]	11.96	9.27

Nonperforming Assets Ratio

Rank 1Q91	Rank 1990		Ratio 1Q91	Ratio 1990
1	1	Bancorp Hawaii, Inc.	0.29	0.33
2	2	State Street Boston Corp.	0.58	0.61
3	3	Northern Trust Corp.	0.75	0.63
4	5	Comerica, Inc.	0.79	0.81
5	4	First of America Bank Corp.	0.82	0.68
6	6	Manufacturers National Corp.	0.89	0.83
7	10	Society Corp.	1.38	1.36
8	11	Meridian Bancorp, Inc.	1.56	1.39
9	8	Harris Bankcorp, Inc.	1.61	1.31
10	9	KeyCorp	1.66	1.33
11	12	Boatmen's Bancshares, Inc.	1.67	1.42
12	7	Huntington Bancshares	1.78	1.26
13	13	U.S. Bancorp.	1.84	1.87
14	13	Union Bank	2.03	1.87
15	16	First Bank System, Inc.	2.22	2.05
16	15	Crestar Financial Corp.	2.80	2.00
17	17	Signet Banking Corp.	2.83	2.38
18	18	Michigan National Corp.	3.21	2.77
19	21	First American Bankshares, Inc.[5]	3.28	3.88
20	19	Dominion Bankshares Corp.	3.57	3.23
21	23	Ameritrust Corp.	4.43	4.24
22	22	UJB Financial	4.50	4.03
23	24	Valley National Corp.	4.65	4.57
24	20	First City Bancorp of Texas, Inc.	4.90	3.70
25	26	BayBanks, Inc.	5.59	5.39
26	25	Southeast Banking Corp.	6.14	4.86
27	28	Marine Midland Banks, Inc.	8.53	7.32
28	27	MNC Financial, Inc.[3]	8.98	6.91
		Mean Values for Group[2]	2.97	2.61
		Median Values for Group[2]	2.13	1.94

Data Sources: Data are from SNL Securities, Hoboken, N.J., and American Banker's quarterly earnings update. Panel groupings, ranks, and summary statistics were compiled by the American Banker. Please note, the 1990 data are as reported in 1991 and have not been restated for mergers or changes in accounting practices. (1)— Based on net income excluding the utilization of tax loss carryforward. (2)— The 1990 figure has been restated to reflect changes in the panel in the first quarter of 1991. (3)— Bank was in the "Superregional Banks" panel last year. (4)— Includes gain on sale of credit card operations. (5)— First quarter data are preliminary. **Definitions and methodology:** For a complete description of the information contained in this table, see the footnotes on page 10.

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First Quarter Performance of Top U.S. Banking Companies

First quarter of 1991 in comparison with full year 1990

How the Market Looks at Banks

Mkt-Book Rank 1Q91	Mkt-Book Rank 1990	Money Center Banks	Ratio of Market-to-Book Value 1Q91	Ratio of Market-to-Book Value 1990	Price Earnings Multiple 1Q91	Price Earnings Multiple 1990	Dividend Yield (%) 1Q91	Dividend Yield (%) 1990
1	1	J. P. Morgan & Co., Inc.	178.10	175.50	8.35	8.52	4.24	4.19
2	3	Republic New York Corp.	137.30	124.00	9.68	9.10	2.49	2.67
3	2	Bankers Trust New York Corp.	136.50	141.30	5.78	5.56	5.94	5.49
4	4	Manufacturers Hanover Corp.	65.90	54.30	7.36	16.63	7.34	15.53
5	5	Citicorp	61.50	51.90	36.58	12.75	6.84	13.78
6	6	First Chicago Corp.	60.80	45.50	8.73	4.97	9.09	12.12
7	9	Chemical Banking Corp.	52.30	32.80	5.87	4.52	5.76	21.30
8	8	Chase Manhattan Corp.	52.10	35.50	5.31	NA	7.74	20.57
9	7	Continental Bank Corp.	48.60	37.40	6.76	12.86	8.80	11.27
		Mean Values for Group	**88.81**	**77.58**	**10.49**	**9.34**	**6.46**	**11.88**
		Median Values for Group	**61.50**	**51.90**	**7.36**	**8.81**	**6.84**	**12.12**
		Superregional Banking Firms						
1	1	Banc One Corp.	192.50	153.20	11.92	10.13	3.24	3.75
2	2	First Wachovia Corp.	181.20	151.30	12.09	9.97	3.59	3.92
3	3	Norwest Corp.	159.10	138.00	9.20	7.86	3.57	4.07
4	4	NBD Bancorp., Inc.	151.90	129.40	11.10	8.89	3.54	4.06
5	5	SunTrust Banks, Inc.	145.40	125.10	9.64	8.27	3.41	3.78
6	6	CoreStates Financial Corp.	140.40	125.00	9.67	15.41	5.28	5.05
7	9	BankAmerica Corp.	128.00	97.40	7.28	5.36	3.32	3.77
8	7	National City Corp.	126.90	116.70	10.15	8.10	5.45	6.02
9	8	Wells Fargo & Co.	123.90	100.80	6.41	4.32	5.45	6.74
10	11	PNC Financial Corp.	122.10	80.70	9.13	29.62	6.38	9.80
11	12	NCNB Corp.	116.80	79.60	7.46	6.85	4.27	6.21
12	13	First Fidelity Bancorp.	109.40	79.30	7.18	NA	4.80	6.24
13	14	First Union Corp.	104.80	74.20	8.26	6.10	5.06	7.02
14	18	Fleet/Norstar Financial Group	90.90	62.30	19.35	NA	4.92	11.36
15	15	C&S Sovran Corp.	89.60	71.60	24.22	9.77	8.05	9.47
16	10	Mellon Bank Corp.	89.30	83.30	5.29	8.39	5.33	5.89
17	20	Bank of New York Co., Inc.	65.80	50.10	NA	4.46	7.25	11.94
17	16	Barnett Banks, Inc.	65.80	70.10	20.54	11.72	5.74	6.83
19	19	First Interstate Bancorp.	84.00	59.10	10.30	3.22	8.99	12.77
20	17	Security Pacific Corp.	75.40	63.00	8.67	20.02	10.23	11.93
21	21	Bank of Boston Corp.	47.60	32.50	NA	NA	4.64	12.86
22	22	Shawmut National Corp.	43.10	31.10	NA	NA	0.00	15.38
23	23	Midlantic Corp.	23.00	15.60	NA	NA	0.00	23.80
		National Westminster Bancorp	NA	NA	NA	NA	NA	NA
		Mean Values for Group	**108.43**	**86.40**	**10.94**	**9.61**	**4.89**	**8.42**
		Median Values for Group	**109.40**	**79.60**	**9.64**	**8.33**	**4.92**	**6.74**
		Large Regional Banking Firms						
1	1	State Street Boston Corp.	222.70	183.40	7.53	11.25	1.58	1.96
2	2	Northern Trust Corp.	206.30	170.10	11.22	9.58	2.26	2.64
3	3	Bancorp Hawaii, Inc.	152.60	125.00	9.60	7.94	3.01	3.66
4	5	U.S. Bancorp.	137.80	102.10	9.13	6.62	3.60	4.53
5	6	First Bank System, Inc.	128.90	97.60	9.72	8.50	4.69	6.31
6	4	Society Corp.	126.50	105.10	8.15	6.85	4.63	5.46
7	8	Comerica, Inc.	122.70	94.20	7.41	5.67	4.79	6.17
8	12	Huntington Bancshares	119.20	83.00	9.23	7.67	4.92	6.62
8	10	KeyCorp	119.20	92.70	8.51	6.70	4.44	5.76
10	7	Boatmen's Bancshares, Inc.	118.10	96.00	9.91	8.14	5.35	6.68
11	9	Manufacturers National Corp.	113.80	93.50	7.88	6.35	4.18	5.01
12	11	First of America Bank Corp	97.30	88.30	8.48	6.68	5.06	5.32
13	14	Meridian Bancorp, Inc.	90.10	60.50	9.38	18.64	7.80	11.71
14	13	Union Bank	84.70	67.40	5.94	4.37	5.89	7.35
14	18	Valley National Corp.	84.70	47.70	9.09	28.62	0.00	0.00
16	16	Ameritrust Corp.	80.40	52.30	11.69	NA	5.07	13.78
17	15	Crestar Financial Corp.	72.40	59.40	11.63	7.35	7.88	9.60
18	20	UJB Financial, Inc.	65.20	41.30	92.71	NA	5.39	14.32
19	17	Dominion Bankshares Corp.	61.10	48.30	15.63	NA	5.03	12.80
20	19	BayBanks, Inc.	56.50	41.80	70.83	NA	0.00	11.76
21	21	Signet Banking Corp.	51.40	37.50	14.84	6.65	5.61	15.04
22	22	Michigan National Corp.	43.90	33.50	33.98	5.22	9.20	11.94
23	23	Southeast Banking Corp.	42.90	28.70	NA	NA	0.00	7.79
24	24	MNC Financial, Inc.	34.30	28.50	0.64	NA	0.00	26.77
25	25	First City Bancorp of Texas, Inc.	31.10	25.40	NA	NA	0.00	29.30
		First American Bankshares, Inc.	NA	NA	NA	NA	NA	NA
		Harris Bankcorp., Inc.	NA	NA	NA	NA	NA	NA
		Marine Midland Banks, Inc.	NA	NA	NA	NA	NA	NA
		Mean Values for Group	**98.51**	[illegible]	**16.66**	[illegible]	**4.01**	**9.29**
		Median Values for Group	**90.10**	**83.00**	**9.38**	**7.10**	**4.69**	**6.68**

Performance Study Peer Groups

Asset Rank 1991	Money Center Banking Companies	Assets 3/31/91 ($ Millions)
1	Citicorp, New York	216,914
2	Chase Manhattan Corp., New York	98,089
3	J.P. Morgan & Co., Inc., New York	93,836
4	Chemical Banking Corp., New York	72,469
5	Manufacturers Hanover Corp., New York	64,770
6	Bankers Trust New York Corp.	57,350
7	First Chicago Corp.	49,677
8	Republic New York Corp.	29,109
9	Continental Bank Corp., Chicago	25,816
	Superregional Banking Companies	
1	BankAmerica Corp., San Francisco	111,934
2	Security Pacific Corp., Los Angeles	83,096
3	NCNB Corp., Charlotte, N.C.	66,005
4	Wells Fargo & Co., San Francisco	56,691
5	First Interstate Bancorp., Los Angeles	50,402
6	C&S Sovran Corp., Norfolk, Va.	49,998
7	PNC Financial Corp., Pittsburgh	44,275
8	First Union Corp., Charlotte, N.C.	39,616
9	Bank of New York Co., Inc.	39,436
10	SunTrust Banks, Inc., Atlanta	32,975
11	Fleet/Norstar Financial Group, Inc., Providence, R.I.	32,563
12	Barnett Banks, Inc., Jacksonville, Fla.	32,098
13	Bank of Boston Corp.	31,120
14	Norwest Corp., Minneapolis	30,658
15	Banc One Corp., Columbus, Ohio	29,706
16	Mellon Bank Corp., Pittsburgh	28,707
17	First Fidelity Bancorporation, Lawrenceville, N.J.	28,199
18	NBD Bancorp., Inc., Detroit	26,981
19	First Wachovia Corp., Winston-Salem, N.C.	25,613
20	National City Corp., Cleveland	24,234
21	Shawmut National Corp., Hartford, Conn.	22,940
22	CoreStates Financial Corp., Philadelphia	22,803
23	Midlantic Corp., Edison, N.J.	22,573
24	National Westminster Bancorp, Inc., New York	22,462
	Large Regional Banking Companies	
1	MNC Financial, Inc., Baltimore	19,961
2	KeyCorp, Albany, N.Y.	19,284
3	Marine Midland Banks, Inc., Buffalo, N.Y.	18,777
4	U.S. Bancorp., Portland, Ore.	18,469
5	First Bank System, Inc., Minneapolis	17,319
6	Union Bank, San Francisco	16,785
7	Boatmen's Bancshares, Inc., St. Louis	16,302
8	Society Corp., Cleveland	15,394
9	First of America Bank Corp., Kalamazoo, Mich.	13,821
10	Comerica, Inc., Detroit	13,604
11	Harris Bankcorp, Inc., Chicago	13,142
12	UJB Financial Corp., Princeton, N.J.	12,654
13	Southeast Banking Corp., Miami	12,637
14	First City Bancorp. of Texas, Inc., Houston	12,024
15	Northern Trust Corp., Chicago	11,922
16	Manufacturers National Corp., Detroit	11,813
17	Crestar Financial Corp., Richmond, Va.	11,676
18	Huntington Bancshares, Inc., Columbus, Ohio	11,656
19	Signet Banking Corp., Richmond, Va.	11,610
20	Meridian Bancorp, Inc., Reading, Pa.	11,240
21	State Street Boston Corp.	10,944
22	Bancorp Hawaii Inc., Honolulu	10,888
23	Ameritrust Corp., Cleveland	10,875
24	Michigan National Corp., Farmington Hills	10,814
25	First American Bankshares, Inc., Washington, D.C.	10,657(1)
26	Valley National Corp., Phoenix	10,337
27	Dominion Bankshares Corp., Roanoke, Va.	10,102
28	BayBanks Inc., Boston	10,084

Sources of Asset Data: American Banker's first quarter earnings roundup and **SNL Securities**.

Money Center banking companies: are banks that are large in asset size; oriented toward commercial and industrial lending with a proclivity to sell a high amount of their C&I originations; noncore funded (a high percentage of purchased money); and a large international presence.

Superregional banking companies: are non-money center banking companies with $20 billion or more in total assets on March 31, 1991, that have a full commercial banking presence in a variety of economic regions (usually across state lines).

Large regional banking companies: are banking companies with assets between $10 billion and $20 billion on March 31, 1991.

(1)— Preliminary. **NA**— Not available.

Definitions and Methodology

The statistical tables for this study were compiled by the **American Banker** from data provided by **SNL Securities, Hoboken, N.J.** and from American Banker's first quarter earnings roundup. The **SNL** data were taken from two sources: (1) the **SNL Bank DataSource**, which contains GAAP financials on market and per share data on all publicly traded commercial banks and bank holding companies; and (2) the **SNL Bank Securities Monthly**, which contains the stock price information needed for this survey.

A listing of the 61 banking companies in the study appears above. The companies are divided into three peer groups: peer group 1 — nine money center banks (defined above); peer group 2 — 24 superregional banking firms (defined above); and peer group 3 — 28 banks and bank holding companies with assets of between $10 billion and $20 billion on March 31, 1991. In the table above, entitled **Performance Study Peer Groups**, the companies are listed in order of their asset size on March 31, 1991, within their respective peer group.

In the table appearing on page 73, within peer groups the banks are ranked by three measures of performance: the return on average assets; the return on average equity; and nonperforming assets as a percentage of total assets.

Net income is income after taxes but before extraordinary items for the first quarter of 1991.

The return on average assets, as defined by SNL Securities, is net income divided by average assets for the period.

The return on average (common) equity is net income minus preferred stock dividends divided by average common shareholders' equity for the period.

Nonperforming assets ratio is nonperforming assets as a percentage of end of period assets. Nonperforming assets are the sum of nonaccrual loans, restructured loans and other real estate owned net of reserves.

Market-to-book value for the first quarter of 1991 is the stock price on March 29, 1991 divided by the book value per share on March 29, 1991. The market-to-book value for for 1990 is the stock price on December 31, 1990 divided by the book value per share on December 31, 1990.

The price earnings multiple is the stock price, as defined above, as a multiple of fully diluted earnings per share.

The dividend yield for the first quarter of 1991 is the indicated annual dividend for the first quarter as an annualized percentage of the March 29, 1991 price. The dividend yield for 1990 is the indicated annual dividend for the fourth quarter of 1990 as an annualized percentage of the December 31, 1990 price.

The group **means are unweighted** means calculated by **American Banker** by summing all of the values within a peer group and dividing that number by the total number of observations. The **median** is obtained by finding the midpoint of the array of values. The 1990 means and medians have been restated for changes in the bank panels over the first quarter of 1991.

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Top 100 Banking Companies in Market Capitalization

Listed in order of market value of common stock on Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in millions)

Rank 12/90	Rank 12/89		Mkt. Cap. 12/31/90	Assets 12/31/90	% Chg 12/89	Ratio Mkt. Cap/Assets
1	2	J.P. Morgan & Co. Inc., New York	8,238	93,103	1.90	8.8
2	3	BankAmerica Corp., San Francisco	5,654	110,728	0.50	5.1
3	6	Banc One Corp., Columbus Ohio	4,408	30,336	3.99	14.5
4	1	Citicorp, New York	4,248	216,986	(54.69)	2.0
5	10	Bankers Trust New York Corp.	3,510	63,596	4.40	5.5
6	9	Wells Fargo & Co., San Francisco	2,977	56,199	(21.37)	5.3
7	13	First Wachovia Corp., Winston-Salem, N.C.	2,918	26,271	2.86	11.1
8	11	SunTrust Banks Inc., Atlanta	2,885	33,411	(1.49)	8.6
9	4	Security Pacific Corp., Los Angeles	2,572	84,731	(45.34)	3.0
10	19	NBD Bancorp Inc., Detroit	2,407	26,747	4.54	9.0
11	5	NCNB Corp., Charlotte, N.C.	2,353	65,285	(49.74)	3.6
12	--	C&S/Sovran Corp., Norfolk Va.	2,106	51,237	NA	4.1
13	23	Norwest Corp., Minneapolis	2,100	30,626	(9.04)	6.9
14	8	PNC Financial Corp., Pittsburgh	2,086	45,534	(47.05)	4.5
15	17	National City Corp., Cleveland	1,878	23,743	(20.85)	7.9
16	26	CoreStates Financial Corp., Philadelphia	1,725	23,520	(26.00)	7.3
17	27	Republic New York Corp.	1,703	29,597	9.69	5.8
18	22	First Union Corp., Charlotte, N.C.	1,679	40,781	(24.06)	4.1
19	18	Manufacturers Hanover Corp., New York	1,546	61,530	(33.28)	2.5
20	24	First Interstate Bancorp, Los Angeles	1,461	51,356	(28.49)	2.8
21	7	Chase Manhattan Corp., New York	1,383	98,064	(64.69)	1.4
22	30	Fifth Third Bancorp, Cincinnati	1,300	7,956	(10.25)	16.3
23	14	Bank of New York Co. Inc.	1,231	45,456	(54.95)	2.7
24	29	U.S. Bancorp, Portland, Ore.	1,222	17,613	(21.20)	6.9
25	12	Fleet/Norstar Financial Group Inc., Providence, R.I.	1,212	32,507	(57.40)	3.7
26	21	Barnett Banks Inc., Jacksonville, Fla.	1,194	32,214	(47.60)	3.7
27	38	Boatmen's Bancshares Inc., St. Louis	1,101	17,469	(0.68)	6.3
28	16	First Chicago Corp.	1,089	50,779	(55.06)	2.1
29	54	Society Corp., Cleveland	1,057	15,110	(8.21)	7.0
30	33	First Fidelity Bancorp., Newark, N.J.	1,051	29,110	(22.72)	3.6
31	40	Mellon Bank Corp., Pittsburgh	1,044	28,762	(0.02)	3.6
32	31	State Street Boston Corp. ★	1,037	11,592	(26.63)	8.9
33	36	Northern Trust Corp. Chicago	1,025	11,789	(4.45)	8.7
34	39	First Bank System Inc., Minneapolis	1,007	19,001	(5.34)	5.3
35	37	KeyCorp, Albany, N.Y.	985	19,266	(10.71)	5.1
36	15	Chemical Banking Corp., New York	972	73,019	(60.03)	1.3
37	48	Bancorp Hawaii Inc., Honolulu	788	10,699	(3.40)	7.4
38	46	First of America Bank Corp., Kalamazoo, Mich.	762	14,039	(8.74)	5.4
39	62	Wilmington Trust Co., Del.	704	3,834	7.79	18.4
40	49	Comerica Inc., Detroit	702	13,300	(11.57)	5.3
41	50	Manufacturers National Corp., Detroit	689	12,070	(12.45)	5.7
42	57	Firstar Corp., Milwaukee	656	9,383	(9.50)	7.0
43	41	Huntington Bancshares Inc., Columbus, Ohio	651	11,809	(36.40)	5.5
44	60	First Hawaiian Inc., Honolulu	634	5,509	(6.70)	11.5
45	61	Marshall & Ilsley Corp., Milwaukee	625	7,460	(14.67)	8.4
46	59	Old Kent Financial Corp., Grand Rapids, Mich.	615	8,205	(13.20)	7.5
47	63	Mercantile Bankshares Corp., Baltimore	602	4,886	(7.49)	12.3
48	55	Union Bank, San Francisco	595	16,313	(19.41)	3.6
49	73	First Alabama Bancshares Inc., Montgomery	582	6,344	1.45	9.2
50	74	Synovus Financial Corp., Columbus, Ga.	494	2,921	(10.03)	16.9
51	66	Star Banc Corp., Cincinnati	487	6,295	(23.40)	7.7
52	67	First Virginia Banks Inc., Falls Church	485	5,384	(23.10)	9.0
53	34	Bank of Boston Corp.	470	32,529	(65.27)	1.4
54	72	AmSouth Bancorp., Birmingham, Ala.	457	8,706	(20.26)	5.2
55	42	Continental Bank Corp., Chicago	441	27,143	(55.35)	1.6
56	69	Southtrust Corp., Birmingham, Ala.	435	9,006	(29.49)	4.8
57	44	Crestar Financial Corp., Richmond	431	11,881	(51.65)	3.6
58	76	Commerce Bancshares Inc., Kansas City, Mo.	430	6,709	(11.07)	6.4
59	53	Meridian Bancorp Inc., Reading, Pa.	416	11,866	(46.44)	3.5
60	43	Ameritrust Corp., Cleveland ★	411	11,372	(55.37)	3.6
61	56	City National Corp., Beverly Hills	390	4,956	(48.05)	7.9
62	68	Integra Financial Corp., Pittsburgh	386	7,627	(37.75)	5.1
63	80	Central Fidelity Banks Inc., Richmond	380	6,173	(19.98)	6.2
64	82	First Empire State Corp., Buffalo, N.Y.	363	7,715	(19.24)	4.7
65	20	Shawmut National Corp., Hartford, Conn.	359	23,703	(75.75)	1.5
66	91	First Tennessee National Corp., Memphis	355	6,708	(10.35)	5.3
67	90	First Security Corp., Salt Lake City	355	6,493	(9.83)	5.5
68	78	South Carolina National Corp., Columbia	354	7,051	(25.56)	5.0
69	--	United Banks of Colorado Inc., Denver	351	6,258	14.52	5.6
70	87	Mercantile Bancorp. Inc., St. Louis	341	7,617	(18.79)	4.5
71	75	INB Financial Corp., Indianapolis	341	6,263	(35.35)	5.4
72	94	United Missouri Bancshares Inc., Kansas City	338	4,272	(10.74)	7.9
73	88	Dauphin Deposit Corp., Harrisburg, Pa.	337	3,489	(17.70)	9.7
74	92	BB&T Financial Corp., Wilson, N.C. ★	325	5,367	(16.27)	6.1
75	47	UJB Financial Corp., Princeton, N.J.	321	12,818	(61.38)	2.5
76	83	Fourth Financial Corp., Wichita, Kan.	317	4,279	(28.94)	7.4
77	--	Old National Bancorp, Evansville, Ind.	315	2,644	5.54	11.9
78	85	BanPonce Corp., Ponce, P.R. ★	312	5,816	(27.69)	5.4
79	93	Puget Sound Bancorp, Tacoma, Wash.	300	4,590	(22.44)	6.5
80	--	Central Bancshares of the South Inc., Birmingham, Ala.	296	4,915	6.84	6.0
81	97	U.S. Trust Corp., New York	283	2,778	(18.75)	10.2
82	32	MNC Financial Inc., Baltimore	282	26,376	(84.93)	1.1
83	45	Signet Banking Corp., Richmond	276	11,406	(67.77)	2.4
84	58	Dominion Bankshares Corp., Roanoke, Va.	262	10,369	(63.42)	2.5
85	--	Liberty National Bancorp Inc., Louisville, Ky.	249	3,713	(18.39)	6.7
86	96	First Bancorporation of Ohio, Akron ★	248	3,671	(30.47)	6.8
87	52	Michigan National Corp., Farmington Hills	245	10,956	(67.22)	2.2
88	--	West One Bancorp, Boise, Idaho ★	239	4,523	(15.25)	5.3
89	--	Key Centurion Bancshares Inc., Charleston, W.Va.	230	2,439	(17.86)	9.4
90	--	First Illinois Corp., Evanston	227	1,632	(16.05)	13.9
91	--	National Bancorp of Alaska, Anchorage ★	225	2,102	4.63	10.7
92	--	Keystone Financial Inc., Harrisburg, Pa.	223	2,679	(20.68)	8.3
93	--	Valley National Bancorp, Clifton, N.J. ★	222	1,860	(29.27)	11.9
94	--	Citizens Bancorp, Laurel, Md.	217	2,683	(29.28)	8.1
95	86	Merchants National Corp., Indianapolis	217	5,818	(46.70)	3.7
96	89	Bank South Corp., Atlanta	214	5,184	(47.08)	4.1
97	--	Valley Bancorporation, Appleton, Wis.	214	3,551	(27.40)	6.0
98	79	BayBanks Inc., Boston	204	10,082	(57.03)	2.0
99	--	Valley National Corp., Phoenix, Ariz. ★	203	10,309	(20.16)	2.0
100	--	National Commerce Bancorp., Memphis	199	1,977	(13.78)	10.1

Data source: **SNL Securities,** Charlottesville, Va. **Description of the table:** A listing of 100 banking companies with the largest market capitalization. **Mkt. Cap.** is market capitalization. It is computed by multiplying the number of common shares outstanding at the bank on Sept. 30, 1990 by the closing market price of the bank's stock on Dec. 31, 1990. **Assets:** the total assets of the banking company on Dec. 31, 1990. **% Chg 12/89:** Percentage change in market capitalization from yearend 1989 to yearend 1990. **Ratio Mkt. Cap/Assets:** is market capitalization on Dec. 31 expressed as a percentage of total assets on Dec. 31. **(★)**— Yearend assets and common shares outstanding as of Dec. 31, 1990, were not available. Therefore, market capitalization and assets are as of Sept. 30.

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Companies Dropping Out of Top 100

Listed in order of market value of common stock on Dec. 31, 1990, compared with Dec. 31, 1989 (dollar amounts in millions)

Rank 12/90	Rank 12/89		Mkt. Cap. 12/31/90	Mkt. Cap. 12/31/89	% Chg 12/89	Assets 12/31/90
103	35	Midlantic Corp., Edison, N.J.	190.5	1,200.1	(84.13)	23,586
107	71	Hibernia Corp., New Orleans, La.	184.5	597.8	(69.14)	7,358
108	98	Summit Bancorp., Summit, N.J.	181.1	337.2	(46.29)	3,718
115	95	Valley Capital Corp., Las Vegas, Nev.	167.9	358.0	(53.11)	3,138
116	65	Southeast Banking Corp., Miami	165.2	643.0	(74.31)	13,390
119	99	National Community Banks, Inc., Rutherford, N.J.	162.2	334.5	(51.51)	4,056
127	77	First American Corp., Nashville, Tenn.	148.6	479.3	(68.99)	6,480
129	81	First Florida Banks Inc., Tampa	142.0	453.0	(68.63)	5,780
153	64	Bank of New England Corp., Boston★ (a)	113.0	650.4	(82.63)	23,049
176	61	First City Bancorp. of Texas, Houston	86.9	669.1	(87.02)	13,344
227	84	Northeast Bancorp, Inc., New Haven, Conn.	43.6	433.1	(89.94)	3,325

Data source: **SNL Securities,** Charlottesville, Va. **Description of the table:** A listing of 100 banking companies with the largest market capitalization. **Mkt. Cap.** is market capitalization. It is computed by multiplying the number of common shares outstanding at the bank on Sept. 30, 1990 by the closing market price of the bank's stock on Dec. 31, 1990. **Assets:** the total assets of the banking company on Dec. 31, 1990. **% Chg 12/89:** Percentage change in market capitalization from yearend 1989 to yearend 1990. **Ratio Mkt. Cap/Assets:** is market capitalization on Dec. 31 expressed as a percentage of total assets on Dec. 31. **(★)**— Yearend assets and common shares outstanding as of Dec. 31, 1990, were not available. Therefore, market capitalization and assets are as of Sept. 30. **(a)**— Seized by federal regulators in January, 1991

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Top 25 Banks in HLT Loans

Highly leveraged transaction loans outstanding on December 31, 1990
(dollar amounts in millions)

HLT Rank 12/31/90	HLT Rank 9/30/90		HLT Loans 12/31/90	HLT Loans 9/30/90	Total Assets 12/31/90	Total Assets 9/30/90	HLT as a % of Assets 12/31/90	HLT as a % of Assets 9/30/90
1	1	**Citicorp, New York**	7,200	7,773	216,986	227,560	3.32	3.42
2	2	**Chase Manhattan Corp., N.Y.**	4,400	4,623	98,064	104,661	4.49	4.42
3	3	**Security Pacific Corp., Los Angeles**	4,400	4,500	84,731	88,885	5.19	5.06
4	4	**Bank of New York Co.**	4,220	4,471	45,456	47,815	9.28	9.35
5	5	**NCNB Corp., Charlotte, N.C.**	3,660	3,910	65,285	69,224	5.61	5.65
6	7	**Wells Fargo & Co., San Francisco**	3,600	3,500	56,199	51,540	6.41	6.79
7	8	**Bank of Boston Corp.**	3,138	3,461	32,529	36,987	9.65	9.36
8	6	**First Chicago Corp.**	3,100	3,600	50,779	51,226	6.10	7.03
9	11	**Chemical Banking Corp., N.Y.**	3,042	3,200	73,019	74,444	4.17	4.30
10	9	**Bankers Trust New York Corp.**	3,000	3,300	63,596	59,993	4.72	5.50
11	10	**Manufacturers Hanover Corp., N.Y.**	2,850	3,200	61,530	66,002	4.63	4.85
12‡	13	**PNC Financial Corp., Pittsburgh**	2,258	2,433	45,533	45,633	4.96	5.33
13‡	12	**Continental Bank Corp., Chicago**	2,246‡	2,500	27,143	26,101	8.27‡	9.58
14	14	**BankAmerica Corp., San Francisco**	2,182	2,400	110,728	109,849	1.97	2.18
15	15	**J.P. Morgan & Co., New York**	1,900	2,200	93,103	95,581	2.04	2.30
16	16	**Mellon Bank Corp., Pittsburgh**	1,700	1,800	28,762	29,391	5.91	6.12
17	17	**First Union Corp., Charlotte, N.C.**	1,376	1,500	40,781	39,053	3.37	3.84
18	18	**CoreStates Financial Corp., Phila.**	1,227	1,215	23,520	23,265	5.22	5.22
19	20	**MNC Financial Inc., Baltimore**	934	1,020	26,376	27,169	3.54	3.75
20	22	**C&S Sovran Corp., Norfolk, Va.**	794	783	51,237	50,072	1.55	1.56
21	21	**Midlantic Corp., Edison, N.J.**	742	792	23,586	23,900	3.15	3.31
22	24	**First Interstate Bancorp, Los Angeles**	676	703	51,356	53,794	1.32	1.31
23	23	**U.S. Bancorp, Portland, Ore.**	603	741	17,613	18,166	3.42	4.08
24	27	**First Fidelity Bancorp., N.J.**	579	584	29,110	29,339	1.99	1.99
25	28	**First Wachovia Corp., Winston, N.C.**	579	553	26,271	24,700	2.20	2.24
		TOTALS FOR THE TOP 25	**$60,405**	**$64,762**	**1,443,293**	**1,474,340**	**4.19**	**4.39**
		Dropping out of the Top 25						
--	19	**Bk of New England Corp., Boston (a)**	N.A.	1,190	N.A.	23,049	N.A.	5.16
26	25	**First Bank System Inc., Minneapolis**	568	649	19,001	19,181	2.99	3.38

Data provided by **SNL Securities,** Hoboken, N.J., from its data base of 400 publicly traded commercial banking companies. **Note:** Since SNL tracks only publicly traded companies, foreign bank-owned U.S. banks— such as **Marine Midland Banks, Inc., Buffalo, N.Y.,** National Westminster Bancorp, Inc., New York, Harris Bankcorp, Inc., Chicago, and **First American Bankshares, Inc., Washington,** D.C.— are not included in SNL's data base from which the top 25 banks were drawn. **HLTs:** A "purpose test" has been developed by the federal regulators to define an HLT transaction. A bank holding company is considered to be involved in a highly leveraged transaction when credit is extended or investment is made in a business where the financing transaction involves the buyout, acquisition, or recapitalization of an existing business. In addition to this purpose test, one of the following criteria must be met for the transaction to be considered an HLT: (1) the transaction at least doubles the subject company's liabilities and results in a leverage ratio (total liabilities divided by total assets) higher than 50%; (2) the transaction results in a leverage ratio higher than 75%; or (3) the transaction is designated an HLT by a syndication agent. However, the federal regulators reserve the right to designate the credit an HLT when the credit meets the purpose test but is not covered by any of the three criteria above. The regulators will include all obligations of, and claims on, HLT borrowers, regardless of perceived credit quality or secured status. **(a)**— Ceased by federal regulators in January. **(‡)**— Revised since publication on 4/5/91.

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The 100 Highest-Paid Bank Executives in 1990

Rank	Name	Institution	Title	Compensation	Percent change
1	Sram Goldsmith	City National Corporation	Chairman	$2,531,880*	168.9%
2	Richard M. Rosenberg	BankAmerica Corporation	Chairman	1,600,000	28.0
3	Dennis Weatherstone	J.P. Morgan & Co. Incorporated	Chairman	1,583,000	9.2
4	Charles S. Sanford, Jr.	Bankers Trust New York Corp.	Chairman	1,500,000	0.0
5	Carl E. Reichardt	Wells Fargo & Company	Chairman	1,468,333	-3.6
6	Joseph J. Pinola	First Interstate Bancorp	Chairman	1,438,768	34.6
7	Joe L. Allbritton	Riggs National Corporation	Chairman	1,438,462	-3.4
8	Lloyd P. Johnson	Norwest Corporation	Chairman	1,390,738	7.7
9	Phillip R. Boyce	Pacific Western Bancshares	Chairman	1,377,585	50.0
10	Charles T. Fisher, III	NBD Bancorp, Inc.	Chairman and president	1,359,861	12.4
11	Douglas A. Warner, III	J.P. Morgan & Co. Incorporated	President	1,329,667	15.6
12	Lewis T. Preston	J.P. Morgan & Co. Incorporated	Executive committee chairman	1,313,000	-20.4
13	Edward B. Brandon	National City Corporation	Chairman	1,271,738	40.6
14	Kurt F. Viermetz	J.P. Morgan & Co. Incorporated	Vice chairman	1,256,750	-3.3
15	Roberto G. Mendoza	J.P. Morgan & Co. Incorporated	Vice chairman	1,256,750	-37.2
16	John B. McCoy	Banc One Corp.	Chairman	1,247,802	15.9
17	John S. Reed	Citicorp	Chairman	1,201,242	-25.7
18	Ralph MacDonald, Jr.	Bankers Trust New York Corp.	Executive vice president	1,200,000	0.0
19	George J. Vojta	Bankers Trust New York Corp.	Executive vice president	1,200,000	0.0
20	Eugene B. Shanks, Jr.	Bankers Trust New York Corp.	Executive vice president	1,200,000	0.0
21	Edward A. Lesser	Bankers Trust New York Corp.	Executive vice president	1,200,000	0.0
22	Frank V. Cahouet	Mellon Bank Corporation	Chairman	1,169,500	4.5
23	H. Howard Stephenson	Ba[illegible]p Hawaii, Inc.	Chairman	1,112,790	22.1
24	Jeffrey C. Keil	Republic New York Corporation	President	1,097,100	142.1
25	Richard M. Kovacevich	Norwest Corporation	President	1,094,328	8.4
26	John F. McGillicuddy	Manufacturers Hanover Corp.	Chairman	1,081,922	-35.6
27	Paul Hazen	Wells Fargo & Company	President	1,081,667	-3.6
28	Siggi Wilzig	Trustcompany Bancorporation	Chairman and president	1,059,000	6.0
29	R.J. Flamson, III	Security Pacific Corporation	Chairman	1,045,300	-31.0
30	J. Carter Bacot	Bank of New York Company	Chairman	1,006,516	-13.6
31	Victor J. Riley, Jr.	KeyCorp	President	1,003,400	-8.9
32	John G. Medlin, Jr.	Wachovia Corporation	Chairman and president	991,760	18.2
33	Andrew B. Craig, III	Boatmen's Bancshares, Inc.	Chairman and president	983,960	34.6
34	Frank N. Newman	BankAmerica Corporation	Vice chairman	975,000	15.3
35	L. W. Coleman	BankAmerica Corporation	Vice chairman	975,000	12.5
36	Li-Pei Wu	GBC Bancorp	President	958,259	54.8
37	William S. Edgerly	State Street Boston Corp.	Chairman and president	953,493	15.0
38	Walter H. Weiner	Republic New York Corporation	Chairman	950,977	55.0
39	John H. Hendee, Jr.	Firstar Corporation	Chairman	933,700	53.4
40	Charles E. Rice	Barnett Banks, Inc.	Chairman	925,000	-2.9
41	Daniel R. Smith	First of America Bank Corp.	Chairman	917,025	23.9
42	George M. Eltinge	Imperial Bancorp	Chairman	911,362	20.0
43	G.L. Graziadio, Jr.	Imperial Bancorp	President	910,178	16.4
44	Edward M. Carson	First Interstate Bancorp	Chairman	909,007	NA
45	Anthony Terracciano	First Fidelity Bancorporation	Chairman and president	901,270	NA
46	Thomas C. Theobald	Continental Bank Corporation	Chairman	890,000	-22.6
47	Willard C. Butcher	Chase Manhattan Corporation	Chairman	884,000	-25.0
48	Bennett A. Brown	C&S/Sovran Corporation	Chairman	880,273	-10.5
49	Alfred Lerner	MNC Financial, Inc.	Chairman	879,200	NA
50	A. Samuel Gray	Wilmington Trust Company	President	862,479	81.5
51	Walter A. Dods, Jr.	First Hawaiian, Inc.	Chairman	858,245	19.4
52	Eugene A. Miller	Comerica Incorporated	Chairman	854,148	17.3
53	Thomas S. Johnson	Manufacturers Hanover Corp.	President	846,705	NA
54	J.A. Puelicher	Marshall & Ilsley Corporation	Chairman	845,405	40.9
55	Alan P. Hoblitzell, Jr.	MNC Financial, Inc.	Chairman	832,144	-12.4
56	Richard S. Braddock	Citicorp	President	825,826	-11.1
57	Lawrence M. Small	Citicorp	Vice chairman	825,826	24.5
58	John W. Woods	AmSouth Bancorporation	Chairman	822,066	46.2
59	G. E. Taylor, Jr.	BankAmerica Corporation	Vice chairman	798,769	6.5
60	Terrence A. Larsen	CoreStates Financial Corp	Chairman	798,435	-11.8
61	R.H. Smith	Security Pacific Corporation	President	789,600	-23.2
62	David W. Fox	Northern Trust Corporation	Chairman	784,428	NA
63	Norman P. Creighton	Imperial Bancorp	President of subsidiaries	780,339	2.4
64	Robert W. Gillespie	Society Corp.	Chairman	766,500	-0.8
65	William R. Robertson	National City Corporation	Deputy chairman	764,113	29.3
66	David A. Daberko	National City Corporation	Deputy chairman	761,713	28.5
67	Clement L. Buenger	Fifth Third Bancorp	Chairman	760,016	-0.5
68	W.L. Hurley	First Alabama Bancshares, Inc.	Chairman	757,953	28.2
69	Albert B. Gornto, Jr.	C&S/Sovran Corporation	Executive committee chairman	756,835	-5.5
70	J. Terrence Murray	Fleet/Norstar Financial Group	Chairman and president	755,846	-43.0
71	Thomas H. Jacobsen	Mercantile Bancorporation Inc.	Chairman	753,819	20.8
72	William F. Zuendt	Wells Fargo & Company	Vice chairman	753,333	5.0
73	Robert L. Joss	Wells Fargo & Company	Vice chairman	750,000	7.9
74	John F. Grundhofer	First Bank System, Inc.	Chairman	747,788	NA
75	W.F. Ford	Security Pacific Corp.	Vice chairman	747,700	3.0
76	James R. Kenny	Pacific Western Banchares	President	742,211	50.3
77	Thomas H. O'Brien	PNC Financial Corp	Chairman and president	740,834	-32.0
78	Walter V. Shipley	Chemical Banking Corp.	Chairman	738,167	-34.1
79	Barry F. Sullivan	First Chicago Corporation	Chairman	735,632	-49.6
80	William E.B. Siart	First Interstate Bancorp	President	729,270	NA
81	Bernard J. Taylor, II	Wilmington Trust Company	Chairman	721,750	1.7
82	Frank Wobst	Huntington Bancshares Inc.	Chairman	720,850	-14.7
83	Verne G. Istock	NBD Bancorp, Inc.	Vice chairman	718,123	11.2
84	Thomas H. Jeffs, II	NBD Bancorp, Inc.	Vice chairman	717,842	11.2
85	Richard A. Etter	Valley Capital Corporation	President	713,362	58.5
86	A. W. Clausen	BankAmerica Corporation	Chairman	712,500	NA
87	Paul M. Harris	Guardian Bancorp	Chairman	710,520	30.3
88	Lawrence M. Johnson	Bancorp Hawaii, Inc.	President	709,368	18.2
89	Robert Van Buren	Midlantic Corporation	Chairman	706,000	-34.6
90	David M. Petrone	Wells Fargo & Company	Vice chairman	703,333	-2.0
91	Hugh L. McColl, Jr.	NCNB Corporation	Chairman	700,000	-53.3
92	T. Joseph Semrod	UJB Financial Corp.	Chairman and president	697,231	-15.6
93	Martin C. Miler	Hibernia Corporation	Chairman and president	693,945	-46.7
94	Peter E. Madden	State Street Boston Corp.	Retired president	688,992	12.4
95	Peter Herrick	Bank of New York Company	President	687,081	-7.5
96	Allen L. Davis	Provident Bancorp, Inc.	President	682,338	11.5
97	Thomas G. Labrecque	Chase Manhattan Corporation	President	680,333	-27.8
98	John C. Canepa	Old Kent Financial Corporation	Chairman and president	680,160	9.9
99	Dennis C. Bottorff	C&S/Sovran Corporation	President	677,774	5.1
100	Dov C. Schlein	Republic New York Corporation	Vice chairman	672,250	22.5

Data source: Data provided by **SNL Securities,** Charlottesville, Va. **Compensation** is for the latest fiscal year and is annualized if paid for only a part of the year. Salary, bonus, deferred compensation and other forms of cash-equivalent compensation are shown together. Also included are monies earned but not necessarily paid in 1990, such as deferred compensation or installments of annual bonus payments. Excluded are severance pay and signing bonuses, where identifiable in the proxy statement. (*)— Includes $1.5 million paid upon exercise of tax offset bonus rights incident to the exercise of stock option. NA— Not available.

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Highest Paid Bank Executives Grouped by Size of Institution

Rank	Name	Title	Institution	Compensation
		Total assets greater than $20 billion		
1	Richard M. Rosenberg	Chairman	BankAmerica Corporation, San Francisco	$1,600,000
2	Dennis Weatherstone	Chairman	J.P. Morgan & Co., Inc., New York	1,583,000
3	Charles S. Sanford, Jr.	Chairman	Bankers Trust New York Corp.	1,500,000
4	Carl E. Reichardt	Chairman	Wells Fargo & Co., San Francisco	1,468,333
5	Joseph J. Pinola	Chairman	First Interstate Bancorp, Los Angeles	1,436,768
6	Lloyd P. Johnson	Chairman	Norwest Corp., Minneapolis	1,390,738
7	Charles T. Fisher, III	Chairman and President	NBD Bancorp, Inc., Detroit	1,359,861
8	Douglas A. Warner, III	President	J.P. Morgan & Co., Inc., New York	1,329,667
9	Lewis T. Preston	Executive Committee Chairman	J.P. Morgan & Co., Inc., New York	1,313,000
10	Edward B. Brandon	Chairman	National City Corp., Cleveland	1,271,738
		Total assets between $10 billion and $20 billion		
1	H. Howard Stephenson	Chairman	Bancorp Hawaii, Inc., Honolulu	$1,112,790
2	Victor J. Riley, Jr.	President	KeyCorp, Albany, N.Y.	1,003,400
3	Andrew B. Craig, III	Chairman and President	Boatmen's Bancshares, Inc., St. Louis	983,980
4	William S. Edgerly	Chairman and President	State Street Boston Corp.	963,493
5	Daniel R. Smith	Chairman	First of America Bank Corp., Kalamazoo	917,025
6	Eugene A. Miller	Chairman	Comerica Inc., Detroit	854,148
7	David W. Fox	Chairman	Northern Trust Corp., Chicago	784,428
8	Robert W. Gillespie	Chairman	Society Corp., Cleveland	766,500
9	John F. Grundhofer	Chairman	First Bank System, Inc., Minneapolis	747,768
10	Frank Wobst	Chairman	Huntington Bancshares Inc., Columbus, Ohio	720,850
		Total assets between $5 billion and $10 billion		
1	Joe L. Allbritton	Chairman	Riggs National Corporation, Washington, D.C	$1,438,462
2	John H. Hendee, Jr.	Chairman	Firstar Corp., Milwaukee	933,700
3	Walter A. Dods, Jr.	Chairman	First Hawaiian, Inc., Honolulu	858,246
4	J.A. Puelicher	Chairman	Marshall & Ilsley Corp., Milwaukee	845,405
5	John W. Woods	Chairman	AmSouth Bancorp., Birmingham, Ala.	822,066
6	Clement L. Buenger	Chairman	Fifth Third Bancorp, Cincinnati	760,016
7	W.L. Hurley	Chairman	First Alabama Bancshares, Inc., Montgomery	757,953
8	Thomas H. Jacobsen	Chairman	Mercantile Bancorp. Inc., St. Louis	753,819
9	Martin C. Miler	Chairman and president	Hibernia Corp., New Orleans	693,945
10	John C. Canepa	Chairman and president	Old Kent Financial Corp., Grand Rapids	680,160
		Total Assets less than $5 billion		
1	Bram Goldsmith	Chairman	City National Corp., Beverly Hills	$2,531,860[1]
2	Phillip R. Boyce	Chairman	Pacific Western Bancshares, San Jose, Calif.	1,377,585
3	Siggi Wilzig	Chairman and president	Trustcompany Bancorp., Jersey City	1,059,000
4	Li-Pei Wu	President	GBC Bancorp, Los Angeles	958,259
5	George M. Eltinge	Chairman	Imperial Bancorp, Inglewood, Calif.	911,382
6	G.L. Graziadio, Jr.	President	Imperial Bancorp, Inglewood, Calif.	910,178
7	A. Samuel Gray	President	Wilmington Trust Co., Del.	862,479
8	Norman P. Creighton	President of subsidiaries	Imperial Bancorp, Inglewood, Calif.	780,339
9	James R. Kenny	President	Pacific Western Bancshares, San Jose, Calif.	742,211
10	Bernard J. Taylor, II	Chairman	Wilmington Trust Co., Del.	721,750

Data source: Data provided by **SNL Securities,** Charlottesville, Va. **Compensation** is for the latest fiscal year and is annualized if paid for only a part of the year. Salary, bonus, deferred compensation and other forms of cash-equivalent compensation are shown together. Also included are monies earned but not necessarily paid in 1990, such as deferred compensation or installments of annual bonus payments. Excluded are severance pay and signing bonuses, where identifiable in the proxy statement. (1)—Includes $1.5 million paid upon exercise of tax offset bonus rights incident to the exercise of stock option.

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Bank CEOs Receiving Biggest Raises in 1990

Rank	Name	Institution, City, State	Title	Compensation	Percentage increase
1	Bram Goldsmith	City National Corp., Beverly Hills	Chairman	$2,531,860	188.9%
2	David L. Payne	Westamerica Bancorp., San Rafael, Calif.	Chairman and president	283,850	70.99
3	Donald E. Russell[1]	Community Bancshares, Inc., Germantown, Tenn.	President	196,016	66.17
4	Henry B. Brock, Jr.	Central Bancshares of the South, Birmingham, Ala.	Chairman	474,178	63.38
5	Keizo Yoshida[1]	Sumitomo Bank of California, San Francisco	Former president	306,000	56.12
6	E. Parry Thomas	Valley Capital Corp., Las Vegas	Chairman	689,323	55.23
7	Walter H. Weiner	Republic New York Corp.	Chairman	950,977	54.98
8	Li-Pei Wu	GBC Bancorp, Los Angeles	President	958,259	54.77
9	John H. Hendee, Jr.[1]	Firstar Corp., Milwaukee	Chairman	933,700	53.42
10	James C. McClave[1]	Hubco, Inc., Union City, N.J.	Chairman	208,378	52.24
11	Philip R. Boyce	Pacific Western Bancshares, San Jose, Calif.	Chairman	1,377,585	50.05
12	James F. Smith Jr.	First American Corp., Nashville, Tenn.	Chairman	294,167	46.75
13	J.T. Waller	Foothill Independent Bancorp, Glendora, Calif.	President	519,981	46.44
14	John W. Woods	AmSouth Bancorp., Birmingham, Ala.	Chairman	822,066	46.16
15	Craig D. Collette	Landmark Bancorp, La Habra, Calif.	President	241,600	45.02

Data source: Data provided by **SNL Securities,** Charlottesville, Va. (1)— No longer with the company.

Bank CEOs Taking the Biggest Pay Cuts in 1990

Rank	Name	Institution, City, State	Title	Compensation	Percent decrease
1	Alan S. Fellheimer[1]	Equimark Corp., Pittsburgh	Chairman	$502,566	56.14%
2	Hugh L. McColl, Jr.	NCNB Corp., Charlotte, N.C.	Chairman	700,000	53.33
3	David P. Hennessey[1]	Sunrise Bancorp, Roseville, Calif.	President	78,103	51.24
4	Barry F. Sullivan	First Chicago Corp.	Chairman	735,632	49.64
5	Martin C. Miler	Hibernia Corp., New Orleans, La.	Chairman and president	693,945	48.66
6	Ira Stepanian	Bank of Boston Corp.	Chairman	650,000	47.90
7	Robert J. Mylod	Michigan National Corp., Farmington Hills	Chairman and president	435,577	47.22
8	Richard P. Garber	Broad National Bancorp., Newark, N.J.	President	137,000	44.21
9	J. Terrence Murray	Fleet/Norstar Financial Group, Providence, R.I.	Chairman and president	755,846	43.04
10	Edward Crutchfield, Jr.	First Union Corp., Charlotte, N.C.	Chairman	600,000	41.18
11	John F. McGillicuddy	Manufacturers Hanover Corp., New York	Chairman	1,081,922	35.61
12	Joel B. Alvord	Shawmut National Corp., Hartford, Conn.	Chairman	650,000	35.00
13	Robert Van Buren[1]	Midlantic Corp., Edison, N.J.	Chairman	706,000	34.63
14	Jerry V. Jarrett[1]	Ameritrust Corp., Cleveland	President	438,617	34.53
15	Walter V. Shipley	Chemical Banking Corp., New York	Chairman	738,167	34.06

Data source: Data provided by **SNL Securities,** Charlottesville, Va. (1)— No longer with the company.

Recession Dampens Trust Income

Growth in revenue was cut nearly in half at the largest trust companies last year

By Richard Layne

A sluggish year on Wall Street and cutthroat competition cut revenue growth nearly in half at the nation's biggest trust companies last year, according to an annual survey by the *American Banker.*

At the 100 largest firms in the trust business, the rise in revenue slowed significantly from the previous year, 7.5% vs. 13.9% in 1989. But among the top 10 trust companies, the growth was stronger than average at 9.5%.

But even with the economic downturn in which many banks have been crippled by bad loans, trust was a bright spot in a dim financial year.

"Trust is still a strong business," said Thomas R. Abraham, a trust specialist with Andersen Consulting in New York. "There is still a reason to be bullish about the prospects, especially with the opportunity of expanding business abroad."

Mr. Abraham is referring to the burgeoning business of global custody, where trust companies do the safekeeping and accounting for foreign-issued assets. The other, bigger, trust businesses include corporate, institutional, and personal trust, as well as investment management.

Among the top 100 firms, the strong have become stronger. The top 10 companies remain almost the same this year as last, with only one new name in the last slot, Security Pacific Corp. J.P. Morgan & Co. held the No. 1 spot in trust revenues, with Citicorp again in second place. Morgan reported nearly $600 million in trust revenues, up 9% from the previous year. For the first time, the market value of trust assets for the top 100 banks exceeded $10 trillion.

Problems for Some

But a few big banks even in the top 10 did not fare well last year. Mellon Bank Corp. and Chemical Banking Corp. reported a drop in trust revenues. In all, a dozen of the top 100 trust companies reported a decline in trust revenue in 1990.

Bankers and observers expect the top group to pull further away from the rest of the field. "The top 10 will have a larger market share of the total trust revenues in five years," said Robert M. Boyles, executive vice president at Mellon Bank.

Unlike most banking businesses, the trust business is closely tied to capital markets. The sluggishness of those markets is a primary reason for the slow growth in trust revenues in 1990.

Roughly 70% of the fees a bank charges trust customers rise or fall with the market value of a portfolio. If the stock market is sluggish, the portfolio's values drop, taking with it revenue. Not surprisingly, the market value of managed assets at the top 100 trust banks grew only 3.3% last year, a fraction of the 20% growth experienced in 1989 and much closer to growth that followed the stock market crash in 1987.

Demand Declines

At the same time, the demand for trust services is in decline.

"There is not a lot of new business – the pension market is saturated and so are insurance company and mutual funds," said Mr. Abraham. "People are going after the private-banking-type assets, but that's more a slow, steady growth rather than leaps and bounds."

Some regional banks – much smaller players in the trust business – have seen their trust revenue jump in the past year. In some cases, the boosts come from acquisitions.

CoreStates Financial Corp. in Philadelphia, for example, which reported $84 million in revenue in 1990, almost doubled trust revenue after acquiring First Pennsylvania last year. First Union Corp., the 27th-biggest bank in trust revenues, had a similar jump. The Charlotte, N.C., banking company had $92 million in trust revenues, nearly a 50% increase over 1989, the result of acquiring First National Banks of Florida Inc. last year.

Norwest Corp. was another big gainer. The Minneapolis bank jumped to $90 million in trust revenues, from $73 million in 1989. In this case, however, the bank's emphasis on the investment management business probably helped boost revenues.

Bankers are taking the slow revenue growth in stride. "That doesn't turn us off this business," said Albert W. Mandia, executive vice president at CoreStates. Without the acquisition of First Pennsylvania, the trust business grew only 4% last year, he said. Mr. Mandia said he believes his business will see double-digit growth over the next five years. □

Top 100 Firms in Discretionary Trust Assets

Banks and non-deposit trust companies ranked in order of 1990 market value of assets under management

Rank 1990		Market Value of Discretionary Assets		Rank 1989	Gain in Rank	Trust Inc. Rank 1990	Asset Rank 1990
		1990	1989				
1	Bankers Trust New York Corp. (M)	104,800,000,000	104,300,000,000	1		3	8
2	Wells Fargo & Co., San Francisco (O)	100,553,449,000[1]	80,040,628,000	3	+1	19	10
3	J.P. Morgan & Co., Inc., New York (M)	85,466,000,000	82,200,000,000	2		1	4
4	Mellon Bank Corp., Pittsburgh (M)	67,367,000,000	67,539,000,000	4		7	25
5	State Street Boston Corp. (O)	66,846,663,000	56,948,011,000	5		5	53
6	PNC Financial Corp., Pittsburgh (M)	56,633,800,000	51,807,616,000	7†		9	14
7	Chase Manhattan Corp., New York (M)	56,274,000,000	56,318,000,000†	6†		4	3
8	Northern Trust Corp., Chicago (M)	44,774,687,000	35,501,547,988	9	+1	8	52
9	Citicorp, New York (M)	43,552,427,000	45,686,919,000	8†		2	1
10	Bank of New York Co., Inc. (M)	32,811,881,000	33,814,653,000	10		6	15
11	Boatmen's Bancshares Inc., St. Louis, Mo. (M)	25,973,859,000	25,238,388,000	13	+2	25	40
12	SunTrust Banks, Inc., Atlanta (M)	25,318,736,000	23,290,290,000	16	+4	14	17
13	First Chicago Corp. (M)	25,042,000,000	23,691,000,000	14	+1	15	13
14	Capital Guardian Trust Co., Los Angeles (T)	24,797,329,000	27,428,513,000	12		38	0
15	NCNB Corp., Charlotte, N.C. (M)	24,800,000,000	23,300,000,000	15		12	7
16	Wilmington Trust Co., Del. (B)	23,032,016,000	23,278,536,000	17	+1	42	0
17	Chemical Banking Corp., New York (M)	22,517,460,000	33,601,969,000	11		11	6
18	First Interstate Bancorp., Los Angeles (M)	22,260,471,000	22,452,230,000	19	+1	16	11
19	CoreStates Financial Corp., Philadelphia (M)	21,7[illegible]3,394,000[2]	10,359,587,000	39	+ 20	33	33
20	Harris Bankcorp., Inc., Chicago (M)	21,011,762,000	18,629,244,000	22	+2	21	47
21	Security Pacific Corp., Los Angeles (M)	19,900,000,000	23,135,725,000	18		10	5
22	Ameritrust Corp., Cleveland (M)	19,569,702,000[3]	14,300,000,000	26	+4	22	56
23	Fiduciary Trust International, New York (B)	19,463,454,000	16,766,578,000	20		40	0
24	National City Corp., Cleveland (M)	18,561,982,000	18,703,823,000	21		31	30
25	U.S. Trust Corp., New York (O)	18,100,000,000	18,020,629,000	23		13	134
26	Manufacturers National Corp., Detroit (M)	16,729,140,000	16,321,696,000	24		46	46
27	Fidelity Management Trust Co., Boston (T)	15,847,272,000	11,176,000,000	35	+8	130	0
28	C&S/Sovran Corp., Norfolk, Va. (M)	15,102,212,000	17,199,000,000[4]	24[4]		20	12
29	NBD Bancorp., Inc., Detroit (M)	14,242,765,000	13,738,673,000	27		29	27
30	Banc One Corp., Columbus, Ohio (M)	13,366,694,000	11,860,002,000	32	+2	32	22
31	Boston Safe Deposit & Trust Co.[5] (B)	13,117,567,000	14,504,407,000	25		26	...
32	First Bank System, Minneapolis (M)	12,876,533,000	13,104,527,000	28		24	38
33	Shawmut National Corp., Hartford, Conn. (M)	12,671,571,000	12,318,686,000	31		23	31
34	First Fidelity Bancorporation, Lawrenceville, N.J. (M)	11,659,239,000	11,700,000,000	33		34	24
35	Norwest Corp., Minneapolis (M)	11,626,559,000	9,139,900,000	41	+6	30	21
36	Manufacturers Hanover Corp., New York (M)	11,582,900,000	11,501,700,000	34		18	9
37	Fleet/Norstar Financial Group, Inc., Providence, R.I. (M)	11,421,907,000	10,362,018,000	40	+3	38	19
38	Bank of New England Corp., Boston[6] (M)	11,124,233,000	12,697,718,000	29		28	35
39	Continental Bank Corp., Chicago (O)	11,019,462,000	12,446,686,000	30		37	28
40	Wachovia Corp., Winston-Salem, N.C. (M)	10,433,849,[illegible]	10,583,182,000	37		36	29
41	First Union Corp., Charlotte, N.C.[7] (M)	10,375,745,000	8,214,158,000	45	+4	27	16
42	MNC Financial, Inc., Baltimore[8] (M)	10,051,000,000[9]	8,637,000,000	44	+2	45	28
43	Bank of Boston Corp. (M)	9,969,000,000	10,992,000,000	36		17	18
44	Mercantile Bancorp., Inc., St. Louis, Mo. (M)	9,507,304,000	8,891,761,000	43		55	72
45	Firstar Corp., Milwaukee (M)	8,387,333,000	7,378,473,000	47	+2	43	62
46	Society Corp., Cleveland (M)	8,088,543,000[10]	5,514,710,000	58	+ 12	41	41
47	Bessemer Group, Inc., Woodbridge, N.J. (M)	7,422,269,000	6,888,798,000	52	+5	47	0
48	Mercantile Bankshares Corp., Baltimore (M)	6,948,781,000	7,201,921,000	50	+2	63	98
49	Midlantic Corp., Edison, N.J. (M)	6,900,000,000	6,925,684,000	51	+2	49	32
50	Crestar Financial Corp., Richmond (M)	6,680,140,000	6,841,076,000	54	+4	54	49
51	Comerica Inc., Detroit (M)	6,530,608,000	6,070,473,000	55	+4	53	45
52	BankAmerica Corp., San Francisco (M)	6,455,117,000	7,263,775,000	48		39	2
53	Glenmede Trust Co., Philadelphia (T)	5,800,000,000	5,400,000,000	60	+7	81	0
54	United Missouri Bancshares Inc., Kansas City, Mo. (M)	5,765,074,000	5,152,052,000	62	+8	62	105
55	Meridian Bancorp, Inc., Reading, Pa. (M)	5,749,253,000	4,582,000,000	68	+ 13	69	50
56	Fifth Third Bancorp., Cincinnati (M)	5,700,000,000	5,761,000,000	56		60	69
57	KeyCorp, Albany, N.Y. (M)	5,301,331,227	4,295,574,000	70	+ 13	68	37
58	INB Financial Corp., Indianapolis (M)	5,240,761,000	5,312,193,000	61	+3	77	84
59	Old Kent Financial Corp., Grand Rapids, Mich. (M)	5,184,153,000	4,931,350,000	65	+6	59	67
60	Trust Services of America, Inc., Los Angeles (T)	5,110,444,000	7,242,000,000	49		64	0
61	First of America Bank Corp., Kalamazoo, Mich. (M)	4,949,259,000	4,972,640,000	64	+3	50	42
62	BanCal Tri-State Corp., San Francisco (O)	4,867,402,000	5,089,199,000	63	+1	48	86
63	Barnett Banks, Inc., Jacksonville, Fla. (M)	4,753,860,000	4,779,084,000	67	+4	52	20
64	AmSouth Bancorp., Birmingham, Ala. (M)	4,562,000,000	4,493,044,000	69	+5	66	63
65	Marshall & Ilsley Corp., Milwaukee (M)	4,285,441,000	4,105,944,000	71	+6	56	73
66	United Banks of Colorado, Denver (M)	4,252,702,000	4,849,714,000	66		70	65
67	Bancorp Hawaii, Inc., Honolulu (M)	4,111,058,000	3,800,061,000	73	+6	74	58
68	Integra Financial Corp., Pittsburgh (M)	3,994,541,000	4,010,513,000	72	+4	73	71
69	Riggs National Corp., Washington, D.C. (M)	3,918,831,000	3,084,980,000	78	+9	79	77
70	Merchants National Corp., Indianapolis (M)	3,440,726,000	2,849,637,000	82	+ 12	89	87
71	U.S. Bancorp., Portland, Ore. (M)	3,321,537,000	3,229,036,000	76	+5	58	39
72	La Salle National Corp., Chicago (M)	3,222,083,000	2,813,955,000	84	+ 12	67	74
73	Southeast Banking Corp., Miami (M)	3,132,343,000	3,290,000,000	75	+2	65	43
74	Valley National Corp., Phoenix, Ariz. (M)	3,103,176,000	2,883,467,000	80	+6	71	59
75	Marine Midland Banks, Inc., Buffalo, N.Y. (M)	3,007,000,000[11]	5,536,906,000	57		51	36
76	First City Bancorporation of Texas, Inc., Houston (M)	2,949,583,000	3,493,462,000	74		57	44
77	Team Bancshares, Dallas[12] (O)	2,924,221,000	2,846,840,000‡	83†	+6	84	94
78	Star Banc Corp., Cincinnati (M)	2,922,691,000	3,013,800,000	79	+1	72	83
79	Commerce Bancshares Inc., Kansas City, Mo. (M)	2,643,100,000	2,491,740,000	86	+7	83	78
80	OFFITBANK, New York[13] (B)	2,628,000,000	....	...		...	...
81	Hibernia Corp., New Orleans, La. (M)	2,608,319,000	2,855,386,000	81		97	75
82	First American Corp., Nashville, Tenn. (M)	2,500,000,000	2,656,000,000	85	+3	104	81
83	First Tennessee National Corp., Memphis (M)	2,394,864,000	2,335,380,000	89	+6	93	76
84	Liberty National Bancorp, Inc., Louisville, Ky. (M)	2,344,606,000	2,318,109,000	90	+6	103	112
85	South Carolina National Corp., Columbia (O)	2,342,673,000	2,298,041,000	91	+6	82	75
86	FirsTier Inc., Omaha, Neb. (O)	2,223,780,000	2,166,566,000	94	+8	88	126
87	Cullen/Frost Bankers Inc., San Antonio (M)	2,223,435,000	2,060,468,970	95	+8	80	121
88	Union Bank, San Francisco (B)	2,073,304,000	2,213,739,000	92	+4	61	0
89	First Security Corp., Salt Lake City, Utah (M)	2,038,034,000	1,891,911,000	99	+10	102	80
90	BancOklahoma Corp., Tulsa (M)	1,996,848,000	2,383,790,000	88		105	0
91	Valley Capital Corp., Las Vegas (B)	1,984,000,000	1,893,912,000	97	+6	127	123
92	Banks of Mid-America, Inc., Oklahoma City (M)	1,965,714,000	2,421,592,000	87		96	149
93	Huntington Bancshares Inc., Columbus, Ohio (M)	1,900,000,000	1,872,942,000	100	+7	78	51
94	Northeast Bancorp, Inc., New Haven, Conn. (M)	1,834,981,000	1,892,030,000	98	+4	91	120
95	First Alabama Bancshares, Inc., Montgomery, Ala. (M)	1,831,447,000	1,592,390,000	106	+ 11	100	82
96	Associated Banc-Corp., Green Bay, Wis. (O)	1,828,039,000	1,779,768,000	102	+6	101	0
97	First Florida Banks, Tampa (M)	1,824,722,000	1,479,346,000	108	+ 11	90	88
98	UST Corp., Boston (M)	1,810,869,000	....	...		125	128
99	Signet Banking Corp., Richmond (M)	1,703,884,000	1,708,212,000	103	+4	92	54
100	First Maryland Bancorp., Baltimore (M)	1,659,367,000	1,666,545,000	104	+4	109	66
	Totals for the Top 100 Firms[14] ($ billion)	$1,438.1	$1,391.8†	+3.3%			

Data Source: American Banker survey of the largest commercial banking companies and nondeposit trust companies in the nation. **Discretionary assets:** assets of accounts over which a firm is authorized to make investment decisions. Includes assets in accounts for which the firm recommends, but does not make, investments. Also included are assets of accounts where the firm shares investment power. **Trust Inc. Rank:** The rank based on gross trust and custodian income for 1990. **Asset rank 1990:** The rank based on the total assets of the commercial bank holding company as of 12/31/90. **Code letters after name of institution:** (B)— Bank not contolled by a U.S. bank holding company. (M)— A multibank holding company. (O)— A one-bank holding company. (T)— Trust company not controlled by a U.S. bank holding company. (†)— Revised since publication on 7/19/90. (‡)— Received data after publication on 7/19/90. (1)— Includes $17.4 billion managed by Wells Fargo Bank NA and $83.1 billion managed by Wells Fargo Nikko Investment Advisors (WFNIA). WFNIA was created on 4/1/90, when Wells Fargo & Co., Wells Fargo Bank NA, and Nikko Securities Co. Ltd. entered into a joint venture. Certain assets and liabilities of Wells Fargo Investment Advisors and the Advisors Trust Division of Wells Fargo Bank were contributed to WFNIA and another new joint venture company, Wells Fargo Foreign Funds Advisors (WFFFA) in exchange for $125 million in cash, a 50% interest in WFNIA, and a 67% interest in WFFFA. Wells Fargo Institutional Trust Co. (WFITC)— which is owned by WFNIA— was formed to carry on the business of Advisors Trust Division. According to data from the Federal Deposit Insurance Corp., WFITC had $70.7 billion in managed trust assets at yearend. (2)— Includes trust operations of the former First Pennsylvania Corp., which was acquired on 3/5/90. First Pennsylvania ranked 39th in last year's listing with $10.6 billion in managed trust assets at yearend 1989. (3)— Includes $6.2 billion in assets managed by Ameritrust Texas Corp., which was formerly known as MVestment Corp.— an MCorp subsidiary. MCorp ranked 53d last year with $6.9 billion in managed assets on 12/31/89. (4)— Data and rank are pro forma. Company was formed in Aug. 1990. (5)— A subsidiary of The Boston Company, a nonbank holding company, which had managed assets of $30.1 billion on Dec. 31. The Boston Company is a subsidiary of Shearson Lehman Hutton Inc., New York, which is, in turn, owned by American Express Co. (6)— Seized by federal regulators in January, 1991. (7)— Includes trust operations of the former Florida National Banks of Florida, which was acquired on 1/29/90. Florida National Banks had $2.2 billion in managed assets at yearend 1989, ranking it 93d. (8)— All trust activities are performed by *Security Trust Co. NA, Washington, D.C.* (9)— Includes trust operations of the former Equitable Bancorp., Baltimore, which was acquired on 1/18/90. Equitable had $1.1 billion in managed assets at yearend 1989. (10)— Includes trust operations of the former Trustcorp Inc., Toledo, which was acquired 1/5/90. Trustcorp had $5.5 billion in trust assets in 1989, ranking it 59th in last year's list. (11)— Excludes assets managed by a former wholly-owned subsidiary, Marinvest, Inc. On 6/30/90, Marine Midland sold an 80% interest in Marinvest to Wardley Investment Services Ltd. Both Wardly and Marine Midland are subsidiaries of Hongkong & Shanghai Banking Corp. (12)— Data for 1989 were for Team Bank NA, Fort Worth. (13)— Founded in 1983 as a registered investment advisor, converted in July 1990 to a state-chartered trust bank. (14)— The 1989 total is for the top 100 firms that year.

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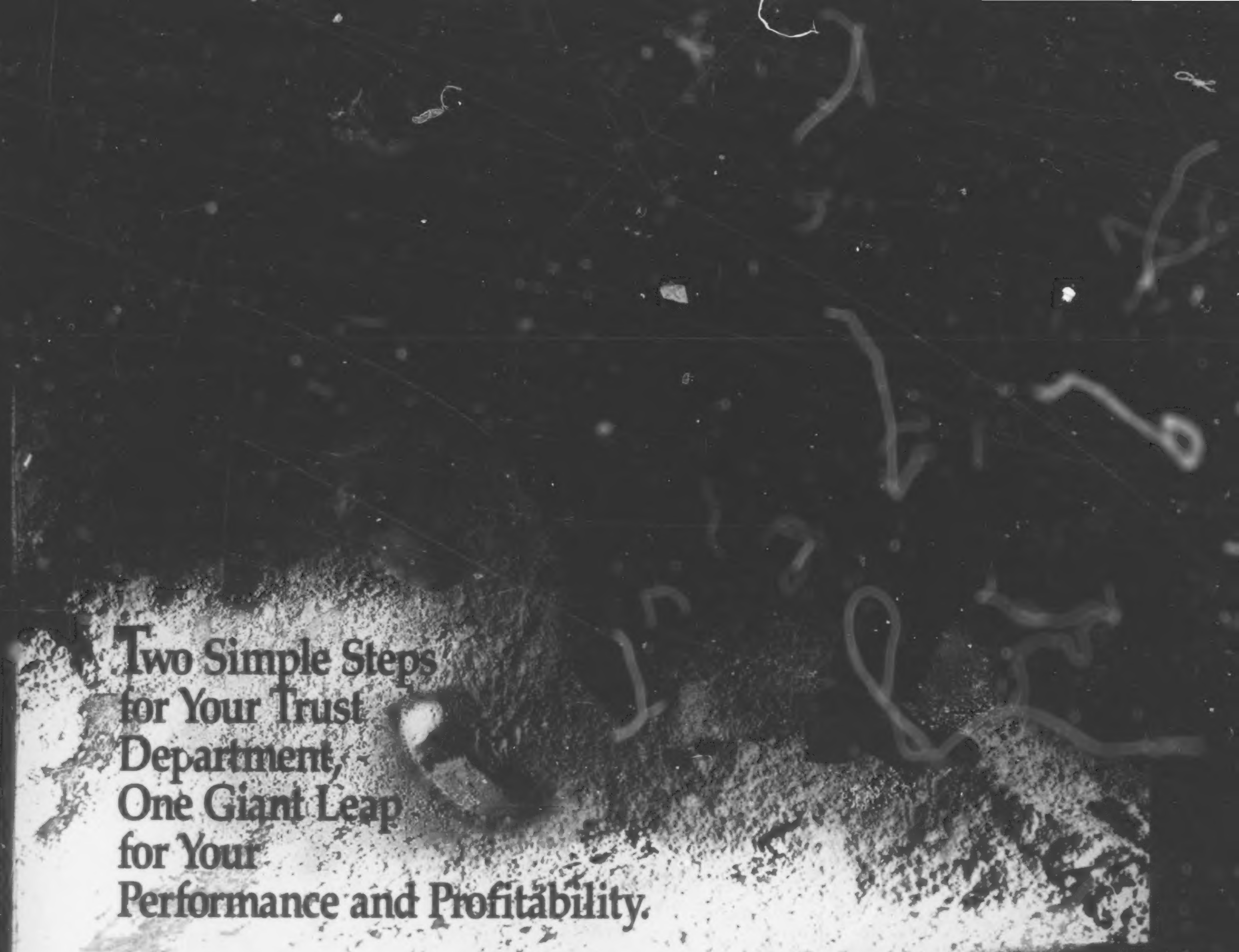

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FEDERATED INVESTORS

Top 100 Firms in Discretionary Trust Assets

Listed geographically and within states by managed trust assets on Dec. 31, 1990 (millions of dollars)

1990		Trust Assets 12/31/90	No. of Subs.	Affil. Inv. Adv. Subs.
	ALABAMA			
64	AmSouth Bancorp., Birmingham	4,562	2	No
95	First Alabama Bancshares, Inc., Montgomery	1,831	N.A.	N.A.
	ARIZONA			
74	Valley National Corp., Phoenix	3,103	2	No
	CALIFORNIA			
2	Wells Fargo & Co., San Francisco	100,553	3	Yes[1]
14	Capital Guardian Trust Co., Los Angeles	24,797	0	No
18	First Interstate Bancorp., Los Angeles	22,260	21	Yes
21	Security Pacific Corp., Los Angeles	19,900	10	Yes
52	BankAmerica Corp., San Francisco	6,455	3	Yes
60	Trust Services of America, Inc., Los Angeles	5,110	0	No
62	BanCal Tri-State Corp., San Francisco	4,887	1	No
88	Union Bank, San Francisco	2,073	0	No
	COLORADO			
66	United Banks of Colorado, Denver	4,253	8	No
	CONNECTICUT			
33	Shawmut National Corp., Hartford	12,672	4	Yes
94	Northeast Bancorp., Inc., New Haven	1,836	1	No
	DELAWARE			
16	Wilmington Trust Co.	23,032	1	No
	DISTRICT OF COLUMBIA			
69	Riggs National Corp., Washington, D.C.	3,919	4	Yes
	FLORIDA			
63	Barnett Banks, Inc., Jacksonville	4,754	5	No
73	Southeast Banking Corp., Miami	3,132	N.A.	N.A.
97	First Florida Banks, Tampa	1,825	N.A.	N.A.
	GEORGIA			
12	SunTrust Banks, Inc., Atlanta	25,319	N.A.	N.A.
	HAWAII			
67	Bancorp Hawaii, Inc., Honolulu	4,111	1	No
	ILLINOIS			
8	Northern Trust Corp., Chicago	44,775	10	Yes
13	First Chicago Corp.	25,042	6	Yes
20	Harris Bankcorp., Inc., Chicago	21,012	11	Yes
39	Continental Bank Corp., Chicago	11,109	2	No
72	La Salle National Corp., Chicago	3,222	1	0
	INDIANA			
58	INB Financial Corp., Indianapolis	5,241	0	No
70	Merchants National Corp., Indianapolis	3,441	16	Yes
	KENTUCKY			
84	Liberty National Bancorp, Inc., Louisville	2,345	N.A.	N.A.
	LOUISIANA			
81	Hibernia Corp., New Orleans	2,608	2	No
	MARYLAND			
42	MNC Financial, Inc., Baltimore	10,051	2	Yes
48	Mercantile Bankshares Corp., Baltimore	6,949	1	No
100	First Maryland Bancorp., Baltimore	1,659	N.A.	N.A.
	MASSACHUSETTS			
5	State Street Boston Corp.	66,847	1	No
27	Fidelity Management Trust Co., Boston	15,847	0	No
31	Boston Safe Deposit & Trust Co.	13,118	0	No[2]
38	Bank of New England Corp., Boston	11,124	5	Yes
43	Bank of Boston Corp.	9,969	15	No
98	UST Corp., Boston	1,811	N.A.	N.A.
	MICHIGAN			
26	Manufacturers National Corp., Detroit	16,729	4	Yes
29	NBD Bancorp., Inc., Detroit	14,243	4	No
51	Comerica Inc., Detroit	6,531	3	No
59	Old Kent Financial Corp., Grand Rapids	5,184	3	No
61	First of America Bank Corp., Kalamazoo	4,949	17	Yes
	MINNESOTA			
32	First Bank System, Minneapolis	12,877	10	No
35	Norwest Corp., Minneapolis	11,627	13	Yes
	MISSOURI			
11	Boatmen's Bancshares Inc., St. Louis	25,974	14	No
44	Mercantile Bancorp., Inc., St. Louis	9,507	12	Yes
54	United Missouri Bancshares Inc., Kansas City	5,765	1	No
79	Commerce Bancshares Inc., Kansas City	2,643	4	No
	NEBRASKA			
86	FirsTier Inc., Omaha	2,224	4	No
	NEVADA			
91	Valley Capital Corp., Las Vegas	1,984	2	No
	NEW JERSEY			
34	First Fidelity Bancorporation, Lawrenceville	11,659	5	No
47	Bessemer Group, Inc., Woodbridge	7,422	3	N.A.
49	Midlantic Corp., Edison	6,900	9	No
	NEW YORK			
1	Bankers Trust New York Corp.	104,800	13	Yes
3	J.P. Morgan & Co., Inc., New York	85,466	9	Yes
7	Chase Manhattan Corp., New York	55,274	20	Yes
9	Citicorp, New York	43,552	64	Yes
10	Bank of New York Co., Inc.	32,812	N.A.	N.A.
17	Chemical Banking Corp., New York	22,517	29	Yes
23	Fiduciary Trust International, New York	19,463	0	0
25	U.S. Trust Corp., New York	18,100	N.A.	N.A.
36	Manufacturers Hanover Corp., New York	11,582	11	Yes
57	KeyCorp, Albany	5,301	7	Yes
75	Marine Midland Banks, Inc., Buffalo	3,007	2	Yes[3]
80	OFFITBANK, New York	2,628	0	No
	NORTH CAROLINA			
15	NCNB Corp., Charlotte	24,600	4	No
40	Wachovia Corp., Winston-Salem	10,434	2	No
41	First Union Corp., Charlotte	10,376	4	No
	OHIO			
22	Ameritrust Corp., Cleveland	19,570	4	No
24	National City Corp., Cleveland	18,562	13	No
30	Banc One Corp., Columbus	13,367	15	Yes
46	Society Corp., Cleveland	8,089	7	Yes
56	Fifth Third Bancorp., Cincinnati	5,700	N.A.	N.A.
78	Star Banc Corp., Cincinnati	2,923	8	No
93	Huntington Bancshares Inc., Columbus	1,900	5	No
	OKLAHOMA			
90	BancOklahoma Corp., Tulsa	1,997	2	No
92	Banks of Mid-America, Inc., Oklahoma City	1,966	2	No
	OREGON			
71	U.S. Bancorp., Portland	3,322	3	Yes
	PENNSYLVANIA			
4	Mellon Bank Corp., Pittsburgh	67,367	11	Yes
6	PNC Financial Corp., Pittsburgh	56,634	16	Yes
19	CoreStates Financial Corp., Philadelphia	21,763	5	Yes
53	Glenmede Trust Co., Philadelphia	5,800	0	No
55	Meridian Bancorp, Inc., Reading	5,749	5	Yes
68	Integra Financial Corp., Pittsburgh	3,995	7	No
	RHODE ISLAND			
37	Fleet/Norstar Fin'l Group, Inc., Providence	11,422	7	Yes
	SOUTH CAROLINA			
85	South Carolina National Corp., Columbia	2,343	1	Yes
	TENNESSEE			
82	First American Corp., Nashville	2,500	N.A.	N.A.
83	First Tennessee National Corp., Memphis	2,395	1	Yes
	TEXAS			
76	First City Bancorporation of Texas, Inc., Houston	2,950	12	No
77	Team Bancshares, Dallas	2,924	0	No
87	Cullen/Frost Bankers Inc., San Antonio	2,223	4	No
	UTAH			
89	First Security Corp., Salt Lake City	2,038	2	No
	VIRGINIA			
28	C&S/Sovran Corp., Norfolk	15,102	N.A.	N.A.
50	Crestar Financial Corp., Richmond	6,680	4	Yes
99	Signet Banking Corp., Richmond	1,704	N.A.	N.A.
	WISCONSIN			
45	Firstar Corp., Milwaukee	8,387	11	Yes
65	Marshall & Ilsley Corp., Milwaukee	4,285	5	Yes
96	Associated Banc-Corp., Green Bay, Wis.	1,828	6	No

Data Source: American Banker survey questionnaire mailed to the largest trust firms in the nation. **Number of subsidiaries engaged in trust activity:** *American Banker* asked respondents to indicate the number of commercial bank subsidiaries, nondeposit trust companies, affiliated investment adviser subsidiaries, and all other subsidiaries engaged in trust activities in 1990. The number shown is the sum of all these subsidiaries. **Affiliated Investment Adviser Subsidiaries:** This column indicates whether or not the firm has an affiliated investment advisor subsidiary or subsidiaries. "Yes" indicates the firm has such a subsidiary and "No" indicates it does not. **N.A.**—Not available. (¹)— Wells Fargo Nikko Investment Advisors (WFNIA), a joint venture between Wells and Nikko Securities Co. Ltd., was formed on April 1, 1990. When formed, WFNIA received certain assets and liabilities from the former Wells Fargo Investment Advisors. (²)— Its parent, the Boston Co., has four affiliated investment advisers managing $16.4 billion in trust assets. (³)—Marinvest, Inc. serves as an investment advisor to Marine Midland Bank N.A. Prior to June 30, 1990, Marinvest was 100% owned by Marine Midland Banks. On June 30, 1990, an 80% interest in Marinvest was sold to Wardley Investment Services Ltd., another affiliate of Marine's parent, Hongkong & Shanghai Banking Corp.

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Summary Data for Top 100 Firms

Managed assets and trust income at top 100 firms in assets and income: 1983 – 1990

(in Billions of Dollars)	Trust Assets		Trust Income	
	Top 100	Annual Growth	Top 100	Annual Growth
1990	$1,438.1	+ 3.3%	$8.967	+7.5%
1989	1,391.6	+20.7	8.340	+13.9
1988	1,153.1	+ 4.4	7.322	+4.0
1987	1,104.8	+ 9.2	7.040	+21.0
1986	1,012.0	+22.8	5.820	+27.1
1985	824.0	+23.0	4.580	+18.7
1984	670.1	+ 6.8	3.860	+17.0
1983	627.3		3.300	

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Top 100 Firms in Trust Income

Banks and non-deposit trust companies ranked in order of 1990 g[illegible]ses operating trust revenues

Rank 1990		Total Trust Income		Rank 1989	Gain in Rank	Total Operating Income 1990	Trust Income As % of Oper. Income	1990 Market Value Of Trust Assets
		1990	1989					
1	J.P. Morgan & Co., Inc., New York (M)	598,000,000	549,000,000†	1†		10,465,000,000	5.7	559,584,000,000
2	Citicorp, New York (M)	513,000,000	477,153,000	2†		38,385,000,000	1.3	396,479,000,000
3	Bankers Trust New York Corp. (M)	468,000,000	380,621,000	3		7,919,000,000	5.9	3,517,300,000,000
4	Chase Manhattan Corp., New York (M)	401,000,000	376,000,000	4		13,672,000,000	2.9	288,521,000,000
5	State Street Boston Corp. (O)	381,259,000	336,277,000	6	+1	1,320,388,000	28.9	846,498,669,000
6	Bank of New York Co., Inc. (M)	356,540,000	359,882,000	5		5,333,077,000	6.7	443,036,180,000
7	Mellon Bank Corp., Pittsburgh (M)	279,000,000	280,000,000	7		3,477,000,000	8.0	256,350,000,000
8	Northern Trust Corp., Chicago (M)	270,700,000	237,200,000	8		1,322,900,000	20.5	286,930,564,000
9	PNC Financial Corp., Pittsburgh (M)	216,814,000	196,883,000	10	+1	4,879,908,000	4.4	96,751,484,000
10	Security Pacific Corp., Los Angeles (M)	214,000,000	185,900,000	12	+2	10,400,000,000	2.1	252,600,000,000
11	Chemical Banking Corp., New York (M)	197,200,000	207,500,000	9		7,966,500,000	2.5	228,010,135,000
12	NCNB Corp., Charlotte, N.C. (M)	190,367,000	169,405,000	14	+2	6,682,263,000	2.8	67,500,000,000
13	U.S. Trust Corp., New York (O)	183,300,000	177,026,000	13		393,719,000	46.6	275,900,000,000
14	SunTrust Banks, Inc., Atlanta (M)	177,250,000	156,374,000	16	+2	3,408,488,000	5.2	41,943,760,000
15	First Chicago Corp. (M)	168,300,000	162,800,000	15		5,693,300,000	3.0	138,480,000,000
16	First Interstate Bancorp., Los Angeles (M)	159,188,000	149,777,000	19	+3	6,024,314,000	2.6	92,678,696,000
17	Bank of Boston Corp. (M)	151,501,000	153,667,000	17		5,658,327,000	2.7	77,500,000,000
18	Manufacturers Hanover Corp., New York (M)	148,000,000	150,000,000	18		7,695,000,000	1.9	66,748,300,000
19	Wells Fargo & Co., San Francisco (O)	142,500,000[1]	150,400,000	11		5,959,800,000	2.4	119,568,082,000
20	C&S/Sovran Corp., Norfolk, Va. (M)	128,011,000	117,872,105[2]	21[2]	+1	5,309,736,000	2.4	73,515,089,000
21	Harris Bankcorp., Inc., Chicago (M)	121,000,000	108,971,000	21		1,373,308,000	8.8	109,562,530,000
22	Ameritrust Corp., Cleveland (M)	118,685,234[3]	74,000,000	30	+8	1,281,160,456	9.3	51,801,696,000
23	Shawmut National Corp., Hartford, Conn. (M)	113,048,000	105,216,000	22		2,741,082,000	4.1	26,325,381,000
24	First Bank System, Minneapolis (M)	96,800,000	91,300,000	24		2,138,500,000	4.5	49,430,946,000
25	Boatmen's Bancshares Inc., St. Louis, Mo. (M)	93,867,000	94,420,000	23		1,515,057,000	6.2	42,921,921,000
26	Boston Safe Deposit & Trust Co.[4] (B)	93,775,000	72,371,000	32	+6	989,010,000	9.5	215,068,528,000
27	First Union Corp., Charlotte, N.C. (M)	91,677,000[5]	64,635,000	37	+ 10	4,068,705,000	2.3	19,235,027,000
28	Bank of New England Corp., Boston[6] (M)	91,156,000	121,149,000	20		2,607,462,000	3.5	22,746,330,000
29	NBD Bancorp., Inc., Detroit (M)	90,637,000	79,054,000	28		2,688,173,000	3.4	55,694,780,000
30	Norwest Corp., Minneapolis (M)	90,400,000	73,000,000	31	+1	3,482,300,000	2.6	48,929,490,000
31	National City Corp., Cleveland (M)	89,510,000	84,531,000	25		2,678,921,000	3.3	45,046,767,000
32	Banc One Corp., Columbus, Ohio (M)	88,130,000	80,247,000	27		3,459,756,000	2.5	60,294,660,000
33	CoreStates Financial Corp., Philadelphia (M)	84,341,000[7]	43,075,000	51	+ 18	2,583,985,000	3.3	151,106,561,000
34	First Fidelity Bancorporation, Lawrenceville, N.J. (M)	82,853,000	77,524,000	29		3,082,038,000	2.7	40,458,115,000
35	Wachovia Corp., Winston-Salem, N.C. (M)	81,463,000	84,232,000	26		2,518,626,000	3.2	61,586,459,000
36	Fleet/Norstar Financial Group, Inc., Providence, R.I. (M)	76,780,000	70,474,000	34		4,071,191,000	1.9	17,140,108,000
37	Continental Bank Corp., Chicago (O)	76,100,000	71,800,000	33		3,069,800,000	2.5	105,163,700,000
38	Capital Guardian Trust Co., Los Angeles (T)	73,714,000	66,334,000	36		76,046,000	96.9	28,141,664,000
39	BankAmerica Corp., San Francisco (M)	71,649,000	67,646,000	35		12,323,000,000	0.6	34,470,561,000
40	Fiduciary Trust International, New York (B)	65,684,000	5[illegible],568,000	40		80,779,000	81.3	46,974,926,000
41	Society Corp., Cleveland (M)	64,900,000[8]	38,[illegible]35,000	55	+ 14	1,725,429,000	3.8	12,838,603,000
42	Wilmington Trust Co., Del. (B)	64,481,000	53,373,000	44	+2	427,902,000	15.1	102,929,489,000
43	Firstar Corp., Milwaukee (M)	60,977,000	55,335,000	42		975,547,000	6.3	29,434,371,000
44	Fidelity Management Trust Co., Boston (T)	57,431,000	53,915,000	43		61,863,000	92.8	19,551,253,000
45	MNC Financial, Inc., Baltimore[9] (M)	56,039,000[10]	43,076,000	50	+5	3,217,000,000	1.7	22,128,000,000
46	Manufacturers National Corp., Detroit (M)	55,429,000	50,121,000	47	+1	1,161,990,000	4.8	41,747,556,000
47	Bessemer Group, Inc., Woodbridge, N.J. (M)	54,441,000	52,480,000	45		87,872,000	62.0	8,562,733,000
48	BanCal Tri-State Corp., San Francisco (O)	54,405,000	51,498,000	46		892,312,000	6.1	17,528,013,000
49	Midlantic Corp., Edison, N.J. (M)	52,725,000	47,765,000	48		2,494,917,000	2.1	15,800,000,000
50	First of America Bank Corp., Kalamazoo, Mich. (M)	49,540,000	41,573,000	52	+2	1,388,689,000	3.6	9,583,907,000
51	Marine Midland Banks, Inc., Buffalo, N.Y. (M)	44,625,000	44,303,000	49		2,813,291,000	1.6	55,569,000,000
52	Barnett Banks, Inc., Jacksonville, Fla. (M)	43,558,735	38,153,299	57	+5	3,296,167,000	1.3	6,749,731,000
53	Comerica Inc., Detroit (M)	43,490,000	40,346,000	53		1,324,370,000	3.3	11,449,496,000
54	Crestar Financial Corp., Richmond (M)	41,809,000	40,395,000	54		1,264,262,000	3.3	22,616,910,000
55	Mercantile Bancorp., Inc., St. Louis, Mo. (M)	40,044,000	34,233,000	61	+6	757,415,000	5.3	11,279,576,000
56	Marshall & Ilsley Corp., Milwaukee (M)	39,942,000	37,338,000	58	+2	833,285,000	4.8	10,839,894,000
57	First City Bancorporation of Texas, Inc., Houston (M)	38,304,000	35,577,000	59	+2	1,491,830,000	2.6	19,603,663,000
58	U.S. Bancorp., Portland, Ore. (M)	37,549,000	35,143,000	60	+2	1,919,686,000	2.0	8,079,290,000
59	Old Kent Financial Corp., Grand Rapids, Mich. (M)	36,000,000	34,113,000	62	+3	870,329,000	4.1	12,241,370,000
60	Fifth Third Bancorp., Cincinnati (M)	34,428,000	31,599,000	65	+5	834,412,000	4.1	26,900,000,000
61	Union Bank, San Francisco (B)	34,011,000	31,106,000	66	+5	1,686,406,000	2.0	8,015,072,000
62	United Missouri Bancshares Inc., Kansas City, Mo. (M)	33,974,000	28,750,000	69	+7	407,400,000	8.3	106,149,723,000
63	Mercantile Bankshares Corp., Baltimore (M)	33,968,000	31,342,000	64	+1	495,010,000	6.9	19,639,676,000
64	Trust Services of America, Inc., Los Angeles (T)	33,952,321	33,333,000	63		35,924,237	94.5	7,863,822,000
65	Southeast Banking Corp., Miami (M)	31,359,000	29,385,000	67	+2	1,588,219,000	2.0	7,463,302,000
66	AmSouth Bancorp., Birmingham, Ala. (M)	30,166,000	27,310,000	71	+5	895,630,000	3.4	11,159,000,000
67	La Salle National Corp., Chicago (M)	30,154,000	27,088,000	72	+5	712,549,000	4.2	9,291,163,000
68	KeyCorp, Albany, N.Y. (M)	29,989,000	29,156,000	68		1,804,403,000	1.7	9,522,827,425
69	Meridian Bancorp, Inc., Reading, Pa. (M)	29,188,000	26,411,000	74	+5	588,321,000	5.0	17,362,202,000
70	United Banks of Colorado, Denver (M)	27,155,000	27,435,000	70		651,242,000	4.2	7,753,109,000
71	Valley National Corp., Phoenix, Ariz. (M)	26,956,000	26,160,000	75	+4	1,142,427,000	2.4	5,277,538,000
72	Star Banc Corp., Cincinnati (M)	26,752,000	26,510,000	73	+1	663,176,000	4.0	7,480,165,000
73	Integra Financial Corp., Pittsburgh (M)	25,177,000	23,485,000	77	+4	740,183,000	3.4	5,094,485,000
74	Bancorp Hawaii, Inc., Honolulu (M)	25,168,000	23,940,000	76	+2	954,282,000	2.6	6,846,333,000
75	Bank of Tokyo Trust Co., New York (B)	24,480,000	22,077,991	80	+5	721,602,000	3.4	31,323,144,000
76	IBJ Schroder Bank & Trust Co., New York (B)	23,836,000	16,397,000	86	+ 10	397,703,000	6.0	6,697,374,000
77	INB Financial Corp., Indianapolis (M)	23,134,000	21,380,000	81	+4	656,961,000	3.5	18,654,654,000
78	Huntington Bancshares Inc., Columbus, Ohio (M)	22,881,000	22,870,000	78		1,255,912,000	1.8	12,300,000,000
79	Riggs National Corp., Washington, D.C. (M)	22,172,000	19,574,000	82	+3	728,452,000	3.0	30,267,678,000
80	Cullen/Frost Bankers Inc., San Antonio (M)	18,777,000	16,211,000	87	+7	323,473,000	5.8	8,121,948,000
81	Glenmede Trust Co., Philadelphia (T)	18,752,634	15,730,488	90	+9	20,059,001	93.5	6,125,000,000
82	South Carolina National Corp., Columbia (O)	18,109,000	16,840,000	85	+3	696,498,000	2.6	3,986,126,000
83	Commerce Bancshares Inc., Kansas City, Mo. (M)	17,640,000	15,891,000	91	+8	598,490,000	2.9	7,237,322,000
84	Team Bancshares, Dallas[11] (O)	16,596,000[11]	18,070,436‡[12]	84†		380,602,000	4.4	4,875,859,000
85	First American Bankshares, Washington, D.C. (M)	16,412,939	15,895,000	88	+3	1,104,131,645	1.5	N.A.
86	FirsTier Inc., Omaha, Neb. (O)	16,103,000	14,791,000	93	+7	294,240,000	5.5	7,300,822,000
87	Michigan National Corp., Farmington Hills (M)	15,790,000	11,276,000	109	+ 22	1,238,118,000	1.3	2,872,237,000
88	Sanwa Bank California, San Francisco (B)	15,434,000	15,797,000	89	+1	719,174,000	2.1	7,450,084,000
89	Merchants National Corp., Indianapolis (M)	15,369,000	14,083,000	96	+7	568,288,000	2.7	5,209,034,000
90	First Florida Banks, Tampa (M)	15,282,000	12,645,000	104	+ 14	584,763,000	2.6	4,477,551,000
91	Northeast Bancorp, Inc., New Haven, Conn. (M)	15,076,000	14,281,000	94	+3	343,149,000	4.4	3,164,179,000
92	Signet Banking Corp., Richmond (M)	15,006,000	13,215,000	100	+8	1,431,154,000	1.0	9,862,463,000
93	First Tennessee National Corp., Memphis (M)	14,908,134	13,641,628	97	+4	739,826,000	2.0	8,861,816,000
94	UJB Financial Corp., Princeton, N.J. (M)	14,500,000	12,944,000	101	+7	1,355,341,000	1.1	6,912,860,000
95	BayBanks, Inc., Boston (M)	14,477,000	13,330,000	99	+4	1,077,846,000	1.3	3,755,679,000
96	Banks of Mid-America, Inc., Oklahoma City (M)	14,209,000	13,507,000	98	+2	198,917,000	7.1	3,369,393,000
97	Hibernia Corp., New Orleans, La. (M)	13,834,000	11,174,000	111	+ 14	828,692,000	1.7	7,779,228,000
98	Industrial Bank of Japan Trust Co., New York (B)	13,575,000	12,593,000	105	+7	487,594,000	2.8	N.A.
99	First Hawaiian, Inc., Honolulu (O)	13,515,000	12,043,594	107	+8	540,895,000	2.5	4,700,000,000
100	First Alabama Bancshares, Inc., Montgomery, Ala. (M)	13,502,000	12,701,000	103	+3	612,477,000	2.2	4,029,555,000
	TOTALS FOR THE TOP 100 FIRMS[13] ($ million)	**$8,986.7**	**$8,339.6 mil.†**	**+7.8%**		**$266,962.7**	**3.4%**	**$10,015,611.9**

Data Sources: American Banker survey; annual reports; Federal Reserve Board Y-9 data for bank holding companies; and the federal regulatory report of income for banks. **Total trust income** is gross operating income of the trust department includes income from all types of fiduciary services but excludes all non-operating credits. **Total operating income** is the sum of gross interest income plus gross noninterest income. **Market value of all trust assets** includes discretionary assets, nondiscretionary assets, and accounts of a strictly custodial nature. Corporate trust accounts are excluded. **Code letters after name of institution:** (B)— Bank not controlled by a U.S. bank holding company. (M)— A multibank holding company. (O)— A one-bank holding company. (T)— Trust company not controlled by a U.S. bank holding company. (†)— Revised since publication on 7/19/90. (‡)— Received data after publication on 7/19/90. (1)— Excludes income produced by its joint venture companies. Over the last nine months of 1990, income from these companies were reported in the "other noninterest income" portion of the income statement. American Banker was unable to estimate the income received from the joint venture companies. According to Wells' annual report, over the last nine months of 1989, $45.9 million in gross trust revenues were generated by the businesses which became part of the new joint venture companies. (2)— Data and rank are pro forma. Company was formed in Aug. 1990. (3)— Includes Ameritrust Texas Corp., which was formerly known as MVestment Corp. — an MCorp subsidiary. MCorp. had $80.4 million in trust income in 1989, ranking it 39th in last year's listing. (4)— A subsidiary of The Boston Company, a nonbank holding company, which had $30.1 million in gross trust revenues last year. The Boston Company is a subsidiary of Shearson Lehman Hutton Inc., New York, which is, in turn, owned by American Express Co. (5)— Includes trust operations of the former Florida National Banks of Florida, which was acquired on 1/28/90. Florida National Banks had $19.6 million in trust income in 1989, ranking it 83d. (6)— Seized by federal regulators in January, 1991. (7)— Includes trust operations of the former First Pennsylvania Corp., which was acquired on 3/5/90. First Pennsylvania, with gross trust revenues totaling $38.4 million in 1989, ranked 58th in last year's listing. (8)— Includes trust operations of the former Trustcorp Inc., Toledo, which was acquired 1/5/90. Trustcorp had $22.4 million in trust income in 1989, ranking it 79th in last year's list. (9)— All trust activities are performed by *Security Trust Co. NA, Washington, D.C.* (10)— Includes trust operations of the former Equitable Bancorp., Baltimore, which was acquired on 1/18/90. Equitable had $8.5 million in trust income in 1989. (11)— Company was formed 2/1/90, and income is for the last 11 months of 1990. (12)— Data for 1989 were for the full year and were for the former Team Bank NA, Fort Worth. (13)— The 1989 total is for the top 100 firms that year.

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New service.

The AMS is now available on-line 18 hours a day for 32,000 accounts at a major bank. By the end of the year, all AMS customers will enjoy the same performance.

This allows banks to handle more accounts and transactions, as well as providing access to clients in multiple time zones.

New clients.

First Wachovia for the Trust Data Model. SunTrust Banks for the AMS. Norwest Banks for both the AMS and Trust Data Model. Canada Trust and Pierson, Heldring & Pierson N.V. (Amsterdam) for the Trust Data Model.

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ATM Growth Spurts at Top Banks

The number of domestic teller machines owned rose almost twice as high as that of branches

By L. Michael Cacace

> *Adding ATMs saved money and did more to meet customer needs than more branches would have done.*

The nation's largest banking companies have been adding automated teller machines almost twice as fast as they have been adding domestic branches, an *American Banker* survey found.

Data from 160 of the 200 largest banking companies show their ownership of domestic ATMs rose 25%, to 32,413, in the two years ended June 30. The number of branches rose 13%, to 28,663.

The trend was even stronger at the 10 leading banks in teller machine ownership. Their ATM growth, 27%, was triple the 9% increase in branches.

BankAmerica Takes Lead

New York-based Citicorp, the nation's largest banking company, dropped to No. 2 among ATM owners; its June total was 1,700, up 21% from 1,400 two years earlier.

BankAmerica Corp., San Francisco, formerly tied with Citicorp, raised its total to 2,000, up 43% from 1,400 ATMs at midyear 1988.

American Banker asked the 200 largest holding companies and independent banks to report the number and location of their ATMs. This data represents only the companies' ATMs; it excludes machines they share with other banks in networks.

Industry analysts said adding teller machines saved the banks money and did more to meet customer needs than more branches would have done.

Also, acquisitions may help explain why ATM growth at the top 10 owners outpaced that at the other banks surveyed.

"When these banks acquire other financial institutions, they keep the acquired institutions' ATM networks and close some of their branches," said Ron Dennis, senior vice president of Speer & Associates, an Atlanta-based consulting firm.

Brenda Yost, vice president of Versatel, BankAmerica's ATM service, said acquisitions played a big role in its growth in ATMs. (The branch total grew only 3%, to 1,046.)

"We picked up additional ATMs through acquisition," Ms. Yost said. "Also, we placed a sizable number of ATMs in the branches of the acquired institutions."

Ms. Yost also said that there was sizable growth of ATMs within existing branches. "We monitor closely the time our customers spend standing in line for ATMs. To accommodate our customers, we have added ATMs to reduce their waiting time."

Of the 200 largest banking companies, 185 responded to this year's survey. Of them, 160 had also responded in 1988.

Among the highlights:

- At the top 10 ATM banks, the number of ATMs rose 27% to 11,753, while the number of branches was up 9% to 7,198.
- Of the banks surveyed, 136 provided location breakdowns for their ATMs. Those at banking offices rose 25% over the two years and those away from bank premises rose 35%.
- After BankAmerica and Citicorp, the biggest ATM owners are California-based Security Pacific Corp., First Interstate Bancorp, and Wells Fargo & Co., San Francisco. ☐

Automated Teller Machines at Top Banking Companies

On June 30, 1990, compared with June 30, 1988 (Listed geographically and within cities alphabetically)

	BHC Rank 6/90	BHC Rank 6/88			Assets ($ Mil.) 6/30/90	Domestic Banks Controlled	Domestic Branches	Total ATMs	ATMs in Bank Offices	ATMs Outside Offices	ATMs in Regional Networks	ATMs in National Networks
Alabama	64	65	**AmSouth Bancorporation, Birmingham**	1990:	8,515.5	4	176	149	109	40	149	149
				1988:	7,906.7	5	176	122	94	28		
	94	105	**Central Bancshares of the South, Inc., Birmingham**	1990:	4,817.6	4	89	51	44	7	51	51
				1988:	3,936.9	5	84	42	30	12		
	66	74	**SouthTrust Corp., Birmingham**	1990:	8,259.9	41	225	120	100	20	120	0
				1988:	6,261.0	37	180	79	72	7		
	91	96	**First Alabama Bancshares, Inc., Montgomery**	1990:	5,362.9	2	149	99	60	39	99	0
				1988:	4,670.4	3	145	85	67	18		
Alaska	--	--	**National Bancorp of Alaska, Inc., Anchorage**	1990:	2,080.1	1	56	50	39	11	50	50
				1988:	1,580.3	1	52	41	31	10		
Arizona	58	48	**Valley National Corp., Phoenix**	1990:	10,430.3	4	272	217	181	36	217	217
				1988:	11,085.9	3	294	248	209	39		
Arkansas	--	--	**First Commercial Corp., Little Rock**	1990:	2,101.0	9	58	52	46	6	52	44
				1988:	1,322.6	5	34	34	21	13		
	--	--	**Worthen Banking Corp., Little Rock**	1990:	1,791.5	10	68	42	40	2	42	42
				1988:	1,749.1	10	66	44	37	7		
California	93	109	**City National Corp., Beverly Hills**	1990:	4,885.3	1	23	25	25	0	25	25
				1988:	3,606.3	1	24	28	28	0		
	130	--	**Imperial Bancorp., Inglewood**	1990:	2,947.1	1	12	0	0	0	0	0
				1988:	2,161.8	1	11	0	0	0		
	--	--	**Farmers & Merchants Bank of Long Beach, Calif.**	1990:	1,284.0		16	21	20	1	20	20
				1988:								
	10	8	**First Interstate Bancorp., Los Angeles**	1990:	55,028.1	27	1,053	1,468	1,158	310	1,035	1,468
				1988:	58,123.6	55	1,035	1,328	1,001	327		
	4	6	**Security Pacific Corp., Los Angeles**	1990:	94,500.0	13	965	1,616	1,495	121	1,616	1,616
				1988:	75,632.0	8	950	1,075	1,002	73		
	85	94	**BanCal Tri-State Corp., San Francisco**	1990:	8,427.1	1	53	52	51	1	52	52
				1988:	4,860.2	1	24	20	20	0		
	2	3	**BankAmerica Corp., San Francisco**	1990:	104,000.0	3	1,046	2,000[1]	N.A.	N.A.	2,000[1]	2,000[1]
				1988:	94,253.0	2	1,020	1,400[1]	1,200[1]	200[1]		
	--	--	**Sanwa Bank California, San Francisco**	1990:	7,062.1		108	105	102	3	105	105
				1988:	5,859.2		105	101	100	1		
	--	--	**Union Bank, San Francisco**	1990:	15,959.6		176	569	191	378	569	569
				1988:	6,323.3		135[2]	362	167	195		
	--	--	**Sumitomo Bank of California, San Francisco**	1990:	4,429.6		46	69	68	1	69	69
				1988:	3,479.3		46[2]	67	64	3		
	11	10	**Wells Fargo & Co., San Francisco**	1990:	51,712.5	1	489	1,358	1,262	96	1,357	1,357
				1988:	45,100.0	1	483	1,229	1,140	89		
Colorado	137	141	**Affiliated Bankshares of Colorado, Inc., Boulder**	1990:	2,645.3	28	0	52	27	25	52	52
				1988:	2,516.1	29	2	0	0	0		
	125	134	**Colorado National Bankshares, Inc., Denver**	1990:	3,032.5	21	1	42	42	0	0	42
				1988:	2,712.4	23	0	38	35	3		
	81	81	**United Banks of Colorado, Inc., Denver**	1990:	6,266.6	40	0	130	82	48	130	130
				1988:	5,536.6	40	0	128	32	96		
Connecticut	150	138	**Citytrust Bancorp, Inc., Bridgeport**	1990:	2,243.9	1	44	40	40	0	0	39
				1988:	2,597.7	1	43	37	36	1		
	28	21	**Shawmut National Corp., Hartford**	1990:	26,577.3	12	383	512	412	100	512	512
				1988:	27,188.4	16	440	511	N.A.	N.A.		
	114	120	**Northeast Bancorp., Inc., New Haven**	1990:	3,456.0	2	70	98	60	38	98	98
				1988:	3,125.5	3	66	95	57	38		
Delaware	--	--	**Wilmington Trust Co.**	1990:	3,622.5	0	36	128	108	20	N.A.	N.A.
				1988:	2,794.0	0	33	92	87	5		
District of Columbia	54	53	**First American Bankshares, Inc., Washington**	1990:	11,632.9	7	295	240	230	10	240	240
				1988:	10,200.9	9	280	216	197	19		
	73	71	**Riggs National Corp., Washington**	1990:	7,068.8	3	57	93	77	16	93	93
				1988:	6,425.6	3	42	70	64	6		
Florida	20	28	**Barnett Banks, Inc., Jacksonville**	1990:	31,128.2	32	592	587	532	55	587	587
				1988:	24,168.1	35	511	499	444	55		
	41	43	**Southeast Banking Corp., Miami**	1990:	15,800.0	1	224	220	198	22	220	220
				1988:	13,174.5	1	193	170	160	10		
	88	93	**First Florida Banks, Inc., Tampa**	1990:	5,545.7	2	154	160	118	42	160	160
				1988:	4,904.9	2	142	145	141	4		
Georgia	90	100	**Bank South Corp., Atlanta**	1990:	5,514.3	9	140	250	90	160	250	250
				1988:	4,339.1	9	129	133	122	111		
	32	34	**Citizens & Southern Corp., Atlanta (a)**	1990:	24,259.2	3	517	402	N.A.	N.A.	402	402
				1988:	20,770.9	3	473	366	309	57		
	19	20	**SunTrust Banks, Inc., Atlanta**	1990:	31,256.8	53	619	670	588	82	569	670
				1988:	27,544.8	53	620	600	531	69		
	133	--	**Synovus Financial Corp., Columbus**	1990:	2,753.7	20	104	70	62	8	70	70
				1988:	1,832.0	14	73	41	32	9		
Hawaii	62	78	**Bancorp Hawaii, Inc., Honolulu**	1990:	8,972.2	2	67	86	45	41	84	84
				1988:	5,969.0	2	66	61	39	22		
	89	104	**First Hawaiian, Inc., Honolulu**	1990:	5,533.9	1	46	57	56	1	0	57
				1988:	3,966.9	1	46	49	48	1		
Idaho	98	110	**West One Bancorp., Boise**	1990:	4,397.0	7	132	66	55	11	66	66
				1988:	3,537.4	3	103	42	36	6		
Illinois	148	--	**Magna Group Inc., Belleville**	1990:	2,346.6	8	50	32	17	15	32	32
				1988:								
	22	14	**Continental Bank Corp., Chicago**	1990:	29,500.0	1	0	0	0	0	0	0
				1988:	32,392.0	6	0	17	9	8		
	12	11	**First Chicago Corp.**	1990:	50,400.0	24	45	190	115	75	190	190
				1988:	44,425.9	16	0	127	84	43		
	53	46	**Harris Bankcorp, Inc., Chicago**	1990:	11,644.5	13	25	62	41	21	62	62
				1988:	11,369.6	12	0	52	38	14		
	76	115	**LaSalle National Corp., Chicago**	1990:	6,850.8	10	0	40	37	3	40	40
				1988:	3,396.9	6	0	5	4	1		
	51	59	**Northern Trust Corp., Chicago**	1990:	11,736.6	9	0	45	39	6	45	45
				1988:	8,665.2	9	25	40	35	5		
Indiana	--	--	**Old National Bancorp, Evansville**	1990:	2,221.1	13	60	32	22	10	32	32
				1988:	1,748.2	10	48	N.A.	N.A.	N.A.		
	--	--	**Fort Wayne National Corp.**	1990:	1,850.7	7	37	13	10	3	13	13
				1988:	1,421.5	6	24	17	11	6		
	146	--	**Lincoln Financial Corp., Ft. Wayne**	1990:	2,426.4	13	57	32	27	5	32	32
				1988:								
	145	--	**Summcorp, Fort Wayne**	1990:	2,437.5	6	56	19	9	10	19	19
				1988:								
	84	86	**INB Financial Corp., Indianapolis**	1990:	5,987.7	4	105	125	109	16	127	127
				1988:	5,182.4	6	88	74	67	7		
	85	95	**Merchants National Corp., Indianapolis**	1990:	5,737.6	17	138	113	98	15	113	113
				1988:	4,758.7	14	121	70	60	10		

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Automated Teller Machines at Top Banking Companies

On June 30, 1990, compared with June 30, 1988 (Listed geographically and within cities alphabetically)

	BHC Rank 6/90	BHC Rank 6/88			Assets ($ Mil.) 6/30/90	Domestic Banks Controlled	Domestic Branches	Total ATMs	ATMs in Bank Offices	ATMs Outside Offices	ATMs in Regional Networks	ATMs in National Networks
Iowa	--	--	**Davenport Bank & Trust Co.**	1990	1,824.9		5	20	6	14	20	20
				1988								
	143	147	**Banks of Iowa, Inc., Des Moines**	1990	2,481.5	12	46	100	25	75	100	100
				1988	2,426.6	14	26	70	60	10		
	--	--	**Hawkeye Bancorporation, Des Moines**	1990	1,285.5	22	56	25	12	13	25	25
				1988	1,192.3	22	56	N.A.	N.A.	N.A.		
Kansas	102	140	**Fourth Financial Corp., Wichita**	1990	4,150.7	12	74	59	36	23	59	59
				1988	2,575.1	10	31	39	22	17		
Kentucky	--	--	**First Security Corp. of Kentucky, Lexington**	1990	1,701.8	4	29	63	17	46	63	63
				1988	1,531.3	4	23	36	13	23		
	112	124	**Liberty National Bancorp., Inc., Louisville**	1990	3,514.2	10	85	75	61	14	75	75
				1988	3,001.9	8	77	55	45	10		
Louisiana	105	101	**Premier Bancorp, Inc., Baton Rouge**	1990	4,108.3	1	100	107	84	23	107	107
				1988	4,180.6	7	88	N.A.	N.A.	27		
	101	108	**First Commerce Corp., New Orleans**	1990	4,302.6	5	79	93	70	23	93	93
				1988	3,746.7	5	70	70	50	20		
	70	85	**Hibernia Corp., New Orleans**	1990	7,365.7	2	133	110	104	6	110	110
				1988	5,253.2	1	76	60	59	1		
	139	133	**Whitney Holding Corp., New Orleans**	1990	2,598.7	2	38	0	0	0	0	0
				1988	2,730.7	1	34	4	4	0		
Maine	--	--	**One Bancorp., Portland**	1990	2,217.8	3	44	41	40	1	10	10
				1988								
Maryland	113	122	**Baltimore Bancorp**	1990	3,484.2	1	51	55	54	1	55	55
				1988	3,074.3	1	48	40	40	0		
	69	75	**First Maryland Bancorp., Baltimore**	1990	7,495.3	2	142	138	115	23	138	138
				1988	6,108.6	2	146	122	96	26		
	100	114	**Mercantile Bankshares Corp., Baltimore**	1990	4,317.2	18	136	71	70	1	71	0
				1988	3,415.5	17	118	51	49	2		
	25	39	**MNC Financial, Inc., Baltimore**	1990	37,538.7	4	215	313	277	36	313	313
				1988	17,106.9	3	182	151	131	20		
	140	--	**Citizens Bancorp, Riverdale**	1990	2,551.6	3	123	58	45	13	N.A.	N.A.
				1988	1,756.1	1	111	51	41	10		
Massachusetts	16	13	**Bank of Boston Corp.**	1990	37,297.5	5	246	301	267	34	301	301
				1988	33,966.7	4	258	150	135	15		
	36	17	**Bank of New England Corp., Boston**	1990	23,071.3	5	444	576	N.A.	N.A.	N.A.	N.A.
				1988	30,033.2	10	470	505	365	140		
	61	63	**BayBanks, Inc., Boston**	1990	10,055.6	8	225	773	392	381	381	381
				1988	8,668.2	9	251	690	380	310		
	60	67	**State Street Boston Corp.**	1990	10,306.1	1	6	12	12	0	N.A.	N.A.
				1988	7,810.7	1	6	10	6	4		
	142	--	**UST Corp., Boston**	1990	2,501.6	4	32	11	32	0	0	32
				1988	2,338.0	5	30	10	10	0		
	126	135	**Multibank Financial Corp., Quincy**	1990	3,024.9	6	81	52	47	5	52	52
				1988	2,670.0	6	82	48	44	4		
Michigan	49	51	**Comerica, Inc., Detroit**	1990	12,214.2	4	217	318	233	85	318	219
				1988	10,261.0	11	191	280	230	50		
	56	58	**Manufacturers National Corp., Detroit**	1990	11,205.0	12	128	95	79	16	0	95
				1988	8,960.1	10	137	87	72	15		
	27	29	**NBD Bancorp., Inc., Detroit**	1990	26,646.0	29	362	362	305	57	362	362
				1988	23,802.2	31	361	335	284	51		
	55	62	**Michigan National Corp., Farmington Hills**	1990	11,631.8	2	205	305	200	105	305	190
				1988	8,716.1	4	200	350	N.A.	N.A.		
	144	150	**Citizens Banking Corp., Flint**	1990	2,442.4	6	66	51	41	10	51	24
				1988	2,376.1	6	66	48	38	10		
	67	69	**Old Kent Financial Corp., Grande Rapids**	1990	8,098.2	21	195	153	147	6	153	153
				1988	6,817.7	23	192	114	111	3		
	46	57	**First of America Bank Corp., Kalamazoo**	1990	12,965.9	37	415	302	234	68	300	300
				1988	9,012.8	43	355	208	175	33		
	135	142	**Security Bancorp, Inc., Southgate**	1990	2,742.9	6	79	68	68	0	68	68
				1988	2,499.4	7	78	64	64	0		
Minnesota	--	--	**Bank Shares, Inc., Minneapolis**	1990	1,754.3	4	18	22	22	0	22	22
				1988	N.A.	N.A.	N.A.	0	0	0		
	38	24	**First Bank System, Inc., Minneapolis**	1990	19,425.2	29	113	350	135	215	350	350
				1988	25,925.4	26	92	197	101	96		
	26	33	**Norwest Corp., Minneapolis**	1990	26,770.0	259	259	400	200	200	N.A.	N.A.
				1988	21,019.0	42	204	353	176	177		
Mississippi	96	111	**Deposit Guaranty Corp., Jackson**	1990	4,696.6	3	119	80	62	18	80	80
				1988	3,476.4	2	105	57	40	17		
	110	--	**Trustmark Corporation, Jackson**	1990	3,619.3	1	121	57	42	15	57	57
				1988								
Missouri	82	90	**Commerce Bancshares, Inc., Kansas City**	1990	6,074.5	14	113	104	88	16	104	104
				1988	4,958.6	22	102	80	75	5		
	103	113	**United Missouri Bancshares, Inc., Kansas City**	1990	4,150.6	22	77	65	60	5	65	65
				1988	3,419.4	22	68	65	61	4		
	43	54	**Boatmen's Bancshares, Inc., St. Louis**	1990	15,044.1	32	212	172	148	24	172	172
				1988	9,591.8	35	149	96	89	6		
	--	--	**Landmark Bancshares Corp., St. Louis**	1990	2,000.0	516	10	43	43	43	0	43
				1988	1,757.5	17	50	42	42	0		
	75	72	**Mercantile Bancorporation, Inc., St. Louis**	1990	6,861.3	27	112	76	72	4	76	76
				1988	6,376.4	30	106	70	70	0		
Nebraska	121	--	**FirsTier Financial, Inc., Omaha**	1990	3,152.3	5	48	N.A.	N.A.	N.A.	N.A.	N.A.
				1988	2,181.0	2	12	48	23	25		
	149	--	**First National Bank of Nebraska, Inc., Omaha**	1990	2,294.7	5	14	47	12	35	47	47
				1988								
Nevada	120	--	**Valley Capital Corp., Las Vegas**	1990	3,187.6	3	64	208	96	112	208	208
				1988	2,180.9	1	54	133	58	75		
New Hampshire	--	--	**Amoskeag Bank Shares, Inc., Manchester**	1990	1,809.7	3	30	63	27	36	0	63
				1988	2,127.5	4	29	53	26	27		
	134	139	**First NH Banks, Inc., Manchester**	1990	2,748.7	8	62	76	49	27	76	76
				1988	2,578.9	12	68	85	44	41		
New Jersey	--	--	**Valley National Bancorp, Clifton**	1990	1,857.3	1	27	11	11	0	11	11
				1988	1,609.5	1	26	11	11	0		
	33	37	**Midlantic Corp., Edison**	1990	24,231.3	12	479	232	220	12	232	232
				1988	18,970.2	9	402	182	171	11		

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New Jersey (continued)	127	--	Constellation Bancorp, Elizabeth	1990:	3,020.7	2	57	65	64	1	65	49
				1988:	2,014.3	1	44	46	39	7		
	--	--	Central Jersey Bancorp, Freehold	1990:	1,476.9	1	32	17	15	2	0	17
				1988:	1,337.8	1	32	18	16	2		
	21	16	First Fidelity Bancorporation, Lawrenceville	1990:	29,848.3	8	495	300	270	30	300	300
				1988:	30,091.5	9	493	250	233	17		
	106	--	National Community Banks, Inc., Maywood	1990:	4,069.1	1	105	72	68	4	72	72
				1988:	3,339.7	0	0	57	55	2		
	45	49	UJB Financial Corp., Princeton	1990:	13,280.5	9	271	189	181	8	189	189
				1988:	10,541.2	14	242	162	154	8		
	129	145	Citizens First Bancorp., Inc., Ridgewood	1990:	2,957.7	1	51	28	27	1	28	28
				1988:	2,455.3	1	49	24	23	1		
	109	128	Summit Bancorporation, Summit	1990:	3,732.0	7	80	57	45	12	57	57
				1988:	2,876.5	7	52	28	24	4		
New Mexico	119	129	Sunwest Financial Services, Inc., Albuquerque	1990:	3,224.6	13	56	146	56	90	146	146
				1988:	2,861.3	14	14	133	54	79		
New York	40	44	KeyCorp, Albany	1990:	16,005.8	15	593	367	334	33	230	367
				1988:	12,445.8	14	500	326	257	69		
	77	83	First Empire State Corp., Buffalo	1990:	6,569.1	3	96	67	61	6	67	67
				1988:	5,362.7	3	76	65	59	6		
	30	22	Marine Midland Banks, Inc., Buffalo	1990:	24,513.9	1	316	302	236	66	302	302
				1988:	26,914.8	2	324	275	216	59		
	9	9	Bankers Trust New York Corp.	1990:	57,341.0	2	3	0	0	0	0	0
				1988:	55,521.0	2	6	0	0	0		
	--0	--	Bank Leumi Trust Co., New York	1990:	3,225.4		19	14	14	0	14	0
				1988:	2,900.3		20	12	11	1		
	13	31	Bank of New York Co., Inc.	1990:	48,953.5	2	247	110	110	0	110	110
				1988:	23,622.4	2	190	86	81	5		
	--	--	Bank of Tokyo Trust Co., New York	1990:	8,536.9		0	4	4	0	4	4
				1988:	7,069.1		0	4	4	0		
	--	--	Barclays Bank of New York	1990:	3,251.8		65	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	2,901.3		N.A.	N.A.	N.A.	N.A.		
	107	106	Canadian Imperial Holdings, Inc., New York	1990:	4,062.5	2	4	0	0	0	0	0
				1988:	3,784.9	2	4	0	0	0		
	3	2	Chase Manhattan Corp., New York	1990:	102,400.0	7	468	288	269	19	288	288
				1988:	96,296.2	7	339	496	416	80		
	6	5	Chemical Banking Corp., New York	1990:	75,216.0	23	470	363	159	13	363	363
				1988:	75,803.0	3	1	267	267	0		
	1	1	Citicorp, New York	1990:	227,752.0	10	438	1,700[1]	N.A.	N.A.	1,700	1,700
				1988:	205,193.0	7	350	1,400[2]	N.A.	N.A.		
	87	77	European American Bancorp, New York	1990:	5,598.0	1	89	52	52	0	52	0
				1988:	6,010.5	1	88	41	41	0		
	--	--	Fuji Bank & Trust Co., New York	1990:	4,421.7		2	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	4,619.3		2	2	2	0		
	--	--	IBJ Schroder Bank & Trust Co., New York	1990:	5,607.0		2	0	0	0	0	0
				1988:	4,822.6		1	0	0	0		
	--	--	Industrial Bank of Japan Trust Co., New York	1990:	5,634.7		3	0	0	0	0	0
				1988:	4,330.5		1	0	0	0		
	--	--	Israel Discount Bank, New York	1990:	4,827.6		2	0	0	0	0	0
				1988:	4,044.6		2	0	0	0		
	8	7	Manufacturers Hanover Corp., New York	1990:	63,500.0	2	222	408	377	31	407	407
				1988:	69,973.3	2	211	323	313	10		
	5	4	J.P. Morgan & Co., Inc., New York	1990:	93,102.6	2	5	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	81,467.0	2	2	0	0	0		
	37	38	National Westminster Bancorp, Inc., New York	1990:	21,945.2	2	266	315	229	86	315	315
				1988:	18,238.3	2	250	256	214	42		
	23	27	Republic New York Corp.	1990:	29,198.9	2	59	11	11	0	11	11
				1988:	24,168.3	2	42	7	7	0		
	132	132	U.S. Trust Corp., New York	1990:	2,877.0	2	5	0	0	0	0	0
				1988:	2,777.5	1	3	0	0	0		
North Carolina	15	19	First Union Corp., Charlotte	1990:	38,385.2	5	779	740	595	145	740	740
				1988:	28,374.5	5	735	N.A.	N.A.	N.A.		
	7	18	NCNB Corp., Charlotte	1990:	66,187.5	7	868	716	604	112	716	716
				1988:	28,609.6	6	621	281	243	38		
	--	--	CCB Financial Corp., Durham	1990:	2,020.9	2	96	65	58	7	65	0
				1988:	1,674.2	2	86	49	7	43		
	124	146	Southern National Corp., Lumberton	1990:	3,072.1	2	142	89	84	5	89	89
				1988:	2,433.9	2	136	82	62	20		
	108	119	First Citizens BancShares, Raleigh	1990:	3,863.0	1	303	118	106	12	0	118
				1988:	3,197.8	1	332	91	88	3		
	141	-	United Carolina Bancshares Corp., Whiteville	1990:	2,507.9	2	122	62	62	0	62	62
				1988:	2,147.8	2	115	49	49	0		
	95	102	BB&T Financial Corp., Wilson	1990:	4,778.9	2	190	98	92	6	98	98
				1988:	4,179.3	2	186	77	70	7		
	31	35	First Wachovia Corp., Winston-Salem	1990:	24,280.1	3	372	358	293	65	358	358
				1988:	20,310.6	2	344	310	255	55		
Ohio	115	136	First Bancorporation of Ohio, Akron	1990:	3,349.4	5	115	95	89	6	95	95
				1988:	2,643.6	3	99	74	70	4		
	71	98	Fifth Third Bancorp, Cincinnati	1990:	7,344.1	14	210	261	199	62	261	261
				1988:	4,479.8	10	128	129	107	22		
	--	--	Provident Bancorp, Inc., Cincinnati	1990:	2,241.1	2	35	75	33	42	75	75
				1988:								
	83	92	Star Banc Corp., Cincinnati	1990:	6,058.2	15	158	141	107	34	141	141
				1988:	4,933.3	17	149	118	93	25		
	57	50	AmeriTrust Corp., Cleveland	1990:	11,097.3	6	226	279	237	42	279	279
				1988:	10,483.5	14	218	156	145	11		
	34	41	National City Corp., Cleveland	1990:	23,091.6	19	455	525	445	80	525	525
				1988:	14,731.5	9	329	N.A.	N.A.	N.A.		
	42	55	Society Corp., Cleveland	1990:	15,566.2	15	391	427	329	98	427	427
				1988:	9,411.3	4	217	262	219	43		
	24	30	Banc One Corp., Columbus	1990:	27,920.8	52	716	712	571	141	246	712
				1988:	23,730.4	60	568	384	308	76		
	52	60	Huntington Bancshares, Inc., Columbus	1990:	11,684.0	11	253	170	155	15	170	38
				1988:	8,799.8	12	213	99	96	3		

Data Source: American Banker survey of the nation's top bank holding companies and banks not controlled by holding companies. **BHC Rank:** the asset rank as of June 30, 1990, and June 30, 1988, respectively, for the nation's top 150 bank holding companies. Banks not owned by holding companies and holding companies ranking below the top 150 will not have a rank number. **Domestic Banks Controlled:** The number of domestic banks controlled, according to definitions of the Bank Holding Company Act. **Domestic Branches:** The U.S. branches of the domestic banks controlled. **Total ATMs:** The number of automated teller machines (ATMs) that the firm has. Firms were asked to include only their company's ATMs and not the ATMs of other banks that are in a shared network. **ATMs in Bank Offices:** Of the total number of ATMs, the amount located in banking offices or facilities. **ATMs Outside Offices:** Of the total number of ATMs, the amount located away from banking offices or facilities. **ATMs in Regional Networks:** Of the total number of ATMs, the number connected to shared, regional networks with multibank participation. **ATMs in National Networks:** Of the total number of ATMS, the number connected to national interchange networks such as *Plus, MasterCard/Cirrus, Visa*. **N.A.**— Not available. [1]— Data are domestic ATMs owned at yearend 1989, as reported in Citicorp's annual report. [2]— Revised to exclude 300 foreign-owned ATMs.

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Automated Teller Machines at Top Banking Companies

On June 30, 1990, compared with June 30, 1988 (Listed geographically and within cities alphabetically)

	BHC Rank 6/90	BHC Rank 6/88			Assets ($ Mil.) 6/30/90	Domestic Banks Controlled	Domestic Branches	Total ATMs	ATMs in Bank Offices	ATMs Outside Offices	ATMs in Regional Networks	ATMs in National Networks
Oklahoma	--	--	Banks of Mid-America, Inc., Oklahoma City	1990:	2,126.6	2	9	37	18	19	37	37
				1988:	2,306.7	2	5	38	14	24		
	--	149	BancOklahoma Corp., Tulsa	1990:	1,820.8	4	13	62	17	45	62	62
				1988:	2,391.2	14	6	61	29	32		
Oregon	30	42	U.S. Bancorp., Portland	1990:	17,700.0	2	362	363	N.A.	N.A.	N.A.	N.A.
				1988:	14,067.3	7	362	306	184	122		
Pennsylvania	118	121	Dauphin Deposit Corp., Harrisburg	1990:	3,325.2	2	84	48	47	1	48	48
				1988:	3,085.0	2	84	38	36	2		
	136	--	Keystone Financial, Inc., Harrisburg	1990:	2,614.3	3	92	70	46	24	70	70
				1988:	2,346.2	4	92	72	50	22		
	--	--	Fulton Financial Corp., Lancaster	1990:	1,732.7	6	57	48	44	4	48	48
				1988:	1,265.5	5	43	37	35	2		
	138	127	Independence Bancorp., Inc., Perkasie	1990:	2,645.5	4	52	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	2,929.6	[illegible]	53	34	32	2		
	36	40	CoreStates Financial Corp., Philadelphia	1990:	22,764.9	5	327	321	246	75	321	321
				1988:	15,403.1	4	213	168	142	26		
	111	117	Equimark Corp., Pittsburgh	1990:	3,515.9	3	84	108	54	54	N.A.	N.A.
				1988:	3,290.6	2	80	96	56	40		
	66	--	Integra Financial Corp., Pittsburgh	1990:	7,618.7	7	226	150	124	26	150	150
				1988:	.....	...	...	...	...	...	...	...
	16	15	Mellon Bank Corp., Pittsburgh	1990:	31,670.0	7	385	600	400	200	600	600
				1988:	31,234.0	7	556	617	368	249		
	14	12	PNC Financial Corp, Pittsburgh	1990:	47,823.0	11	530	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	36,642.7	23	475	450	N.A.	N.A.		
	60	61	Meridian Bancorp., Inc., Reading	1990:	11,771.5	3	217	235	151	84	235	235
				1988:	8,732.0	3	185	180	93	87		
	126	--	First Eastern Corp., Wilkes-Barre	1990:	2,959.4	2	64	38	30	8	0	38
				1988:	1,893.5	1	48	30	30	0		
Puerto Rico	131	126	BanPonce Corp., Ponce	1990:	2,927.3	1	50	61	44	17	61	61
				1988:	2,968.4	1	54	52	40	12		
	--	--	Banco Popular de Puerto Rico, San Juan	1990:	6,022.4	...	157	158	94	64	158	158
				1988:	5,561.9	...	N.A.	150	89	61		
Rhode Island	122	128	Citizens Financial Group, Inc., Providence	1990:	3,142.9	3	35	33	30	3	33	33
				1988:	2,962.5	3	34	22	22	0		
	17	25	Fleet/Norstar Financial Group, Inc., Providence	1990:	34,120.2	8	595	304	269	35	304	304
				1988:	25,127.8	8	537	250	N.A.	N.A.		
South Carolina	79	82	South Carolina National Corp., Columbia	1990:	6,427.8	1	156	148	125	23	148	148
				1988:	5,403.6	1	161	135	122	13		
Tennessee	78	79	First Tennessee National Corp., Memphis	1990:	6,430.3	3	160	130	102	28	130	130
				1988:	5,817.7	3	132	112	91	21		
	--	--	National Commerce Bancorporation, Memphis	1990:	1,895.3	3	48	52	44	8	52	52
				1988:	1,446.7	3	46	48	38	10		
	104	123	Union Planters Corp., Memphis	1990:	4,143.1	19	131	107	95	12	93	93
				1988:	3,011.4	7	71	78	44	34		
	72	70	First American Corp., Nashville	1990:	7,081.0	2	147	128	90	38	128	128
				1988:	6,736.7	14	127	98	85	13		
Texas	97	--	Team Bancshares Inc., Dallas	1990:	4,646.8	1	48	62	56	6	62	0
				1988:	.....	...	...	...	...	...	...	...
	44	47	First City Bancorporation of Texas, Inc., Houston	1990:	13,897.0	20	55	175	144	31	175	175
				1988:	11,296.0	59	4	110	93	17		
	116	118	Cullen/Frost Bankers, Inc., San Antonio	1990:	3,251.9	[illegible]	17	25	25	0	25	25
				1988:	3,273.3	9	8	30	28	2		
Utah	90	89	First Security Corp., Salt Lake City	1990:	6,335.1	[illegible]	182	119	81	38	119	119
				1988:	5,021.7	3	163	78	67	11		
	123	131	Zions Utah Bancorporation, Salt Lake City	1990:	3,084.6	3	95	77	68	9	77	77
				1988:	2,800.1	3	83	57	50	7		
Virginia	--	--	Jefferson Bankshares, Inc., Charlottesville	1990:	1,532.4	1	93	31	27	4	31	31
				1988:	1,266.8	1	76	19	16	3		
	92	97	First Virginia Banks, Inc., Falls Church	1990:	5,210.7	21	305	133	131	2	127	127
				1988:	4,612.1	21	288	117	117	0		
	29	32	Sovran Financial Corp., Norfolk (a)	1990:	26,067.9	8	495	466	421	45	466	466
				1988:	21,714.9	16	471	393	364	29		
	86	96	Central Fidelity Banks Inc., Richmond	1990:	5,700.2	2	190	148	143	5	148	148
				1988:	4,478.2	2	161	90	87	3		
	48	52	Crestar Financial Corp., Richmond	1990:	12,215.8	4	255	169	165	4	169	169
				1988:	10,216.4	3	237	148	148	0		
	47	46	Signet Banking Corp., Richmond	1990:	12,654.6	3	236	203	183	20	203	203
				1988:	11,346.4	3	239	210	190	20		
	59	64	Dominion Bankshares Corp., Roanoke	1990:	10,323.5	10	291	174	N.A.	N.A.	N.A.	N.A.
				1988:	8,630.9	13	271	137	115	22		
Washington	98	107	Puget Sound Bancorp., Tacoma	1990:	4,425.4	4	102	94	82	12	94	94
				1988:	3,762.1	4	95	72	62	10		
West Virginia	147	--	Key Centurion Bancshares, Inc., Charleston	1990:	2,365.3	14	45	50	27	23	50	50
				1988:	.....	...	...	...	...	...	...	...
	--	--	One Valley Bancorp, Charleston	1990:	1,914.3	8	38	40	30	10	40	40
				1988:	1,599.5	8	32	42	15	27		
Wisconsin	117	137	Valley Bancorporation, Appleton	1990:	3,278.8	18	105	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	2,619.1	1	88	N.A.	N.A.	N.A.		
	83	88	Firstar Corp., Milwaukee	1990:	8,533.9	40	132	N.A.	N.A.	N.A.	N.A.	N.A.
				1988:	7,212.5	34	78	70	60	10		
	74	73	Marshall & Ilsley Corp., Milwaukee	1990:	7,066.7	45	133	98	53	45	98	0
				1988:	6,270.0	43	121	31	21	10		

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Top 10 Banks in Automated Teller Machines

On June 30, 1990, Compared with June 30, 1988

ATM Rank		Total Automated Teller Machines			ATMs Inside Bank Offices			ATMs Outside Bank Offices		
		6/30/90	6/30/88	% Chg	6/30/90	6/30/88	% Chg	6/30/90	6/30/88	% Chg
1	BankAmerica Corp., San Francisco	2,000	1,400	42.9	N.A.	1,200	...	N.A.	200	...
2	Citicorp, New York	1,700	1,400	21.4	N.A.	N.A.	...	N.A.	N.A.	...
3	Security Pacific Corp., Los Angeles	1,616	1,075	50.3	1,495	1,002	49.2	121	73	65.8
4	First Interstate Bancorp., Los Angeles	1,468	1,328	10.5	1,158	1,001	15.7	310	327	-5.2
5	Wells Fargo & Co., San Francisco	1,358	1,229	10.5	1,262	1,140	10.7	96	89	7.9
6	BayBanks, Inc., Boston	773	690	12.0	392	380	3.2	381	310	22.9
7	First Union Corp., Charlotte	740	N.A.	...	595	N.A.	...	145	N.A.	...
8	NCNB Corp., Charlotte	716	281	154.8	604	243	148.6	112	38	194.7
9	Banc One Corp., Columbus	712	384	85.4	571	308	85.4	141	76	85.5
10	SunTrust Banks, Inc., Atlanta	670	600	11.7	588	531	10.7	82	69	18.8

World Banking

World Bank Analysis........92
100 Largest World Banks in Assets........93
2ND 100 Largest World Banks in Assets........94
3RD 100 Largest World Banks in Assets........95
4TH 100 Largest World Banks in Assets........96
5TH 100 Largest World Banks in Assets........97
Breakdown of foreign banks in top 500 by country........98-100
Largest asset gainers and losers........100
Breakdown of U.S. banks in top 500 by state........101
Assets of Top 500 Banks by Country........101
Top 100 Banking Companies in the World........102
Risk-based Capital Ratios of the Top 100 Banking Companies........103
Equity Capital Ratios of the Top 100 Banking Companies........103
Growth in Equity at Top 100 Banking Companies........104
Exchange rates used in the world bank survey........104
Foreign Banks in U.S. Analysis........105
Top 25 Foreign Banks in the U.S. ranked by Business Loans Outstanding........106
Top 50 Foreign banks in the U.S. ranked by total assets........106
Summary of Survey Findings........106-109
U.S. Offices opened and closed by foreign banks........109-110

No U.S. Bank in World's Top 20

Citicorp drops from list of 20 largest as Japanese banks continue to dominate

By James R. Kraus

For the first time in half a century, a U.S. banking organization does not rank among the 20 largest in the world, according to an *American Banker* survey.

Citicorp, the sole remaining U.S. company among the top 20 at the end of 1989, fell 11 notches last year, to 21st. Mergers and rapid growth catapulted a number of European companies past Citicorp, whose assets fell by 5.4%, to $214.8 billion.

Some of the growth of foreign banks is misleading. The survey converts their assets to dollars – and the decline of the dollar alone effectively boosted their size by an average of 13%.

But even excluding that factor, the survey provides further evidence of an unquestionable trend: As the world's largest banks get larger, U.S. institutions are being left behind. Just five years ago, three of the world's 20 largest banking organizations were based in the United States.

Mixed Reactions

The survey's findings provoked a mixed reaction. Sen. Jake Garn, ranking Republican on the Senate Banking Committee, expressed dismay. "I am extremely frustrated by this reality," he said. "The past decade has seen the steady decline of the U.S. position in world financial markets."

The senator said "outdated" legislation was hampering U.S. banks. "Our first and most critical step is to make the comprehensive changes in our nation's banking laws which will allow our financial institutions to compete in the world market," he said.

But others pointed out that American banks are placing less emphasis on size and more on profitability. While "bigger is better" had been the commandment for the industry for decades, that changed about 10 years ago when deregulation suddenly subjected banks to profit pressures.

"A lot of ink is being spilled on how big Japanese banks are, but Japanese banks never did earn any real money," said Walter Wriston, former chairman of Citicorp.

"Assets are no real measure of success or power," added Lowell Bryan, a banking analyst in New York with the consulting firm of McKinsey & Co. "Real power comes from earnings – and a lot of those [foreign] institutions are living off cartels and not as strong as they should be."

Capital-Ratio Issue in U.S.

But while size is less important, most bankers agree that it still counts. And it is particularly important for institutions that want to be national and global players. One important factor constraining the growth of U.S. banks is a heightened focus on capital ratios.

"The regulators had always placed management as No. 1 in terms of deciding whether a bank was sound or not, but the needle has swung over very substantially to capital," Mr. Wriston said. That change has prompted banks to shed assets to boost their ratios.

But for now, it is the foreign banks that are on the rise, the survey showed. Mergers last year created two megabanks.

Japan's Mitsui Taiyo Kobe Bank Ltd., created out of the union of Mitsui Bank and Taiyo Kobe Bank, jumped into third place with $408 billion in assets. Mitsui ranked 15th a year earlier and Taiyo Kobe 23rd.

Holland's ABN-Amro Holding, with $231 billion in assets, jumped into 17th position, following a merger between Algemene Bank Nederland and Amsterdam-Rotterdam Bank. The two banks ranked 47th and 49th, respectively, at the end of 1989.

Japanese banks continued to dominate the list, accounting for seven of the 10 largest. Dai-Ichi Kangyo Bank Ltd., Tokyo, remained the largest institution, with $428.2 billion in assets.

But the rapid growth of Japanese banks in the rankings came to a halt. While their assets rose when converted into dollars, the assets held in yen actually fell in most cases, due to capital-raising pressures.

U.S. banks have ranked among the world's largest since at least 1940, according to *American Banker* statistics. Their decline in worldwide rankings started in the 1980s.

In 1980, Citicorp ranked first, BankAmerica Corp. third, Chase Manhattan Corp. 11th, and Manufacturers Hanover Corp. 23rd. By 1985, Citicorp was still first, but BankAmerica had dropped to ninth, Chase to 19th, and Manufacturers to 28th.

The last time a U.S. bank – as opposed to a bank holding company – ranked among the top 20 was in 1986. □

The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1990, or nearest fiscal yearend (holding companies are excluded)

Asset Rank 1990			Assets in US Dollars 12/31/90	Assets in US Dollars 12/31/89	Asset Rank 12/31/89	Gain in Rank	Deposits in U.S. Dollars 12/31/90	Deposit Rank 12/31/90	Deposit Rank 12/31/89
1	**Dai-Ichi Kangyo Bank Ltd., Tokyo**	Japan	428,167,138,042s	403,386,126,193s	1		339,683,711,136	1	1
2	**Sumitomo Bank Ltd., Osaka**	Japan	409,160,813,636s	368,167,430,610s	2		318,281,782,800	3	2
3	**Mitsui Taiyo Kobe Bank, Ltd., Tokyo**	Japan	408,754,426,386s	372,767,280,678‡s	2‡		330,799,079,220	2	2[1]
4	**Sanwa Bank Ltd., Osaka**	Japan	402,698,761,938s	353,692,139,934s	5	+1	300,739,178,122	5	5
5	**Fuji Bank, Ltd., Tokyo**	Japan	399,545,460,096s	362,575,295,833s	3		299,685,836,598	6	4
6	**Mitsubishi Bank Ltd., Tokyo**	Japan	391,528,117,262s	359,960,178,697s	4		310,331,340,022	4	3
7	**Credit Agricole Mutuel, Paris**	France	305,205,855,320s	242,311,948,300s	7		224,198,829,160	11	14
8	**Banque Nationale de Paris**	France	291,872,593,200s	231,769,484,000s	8		246,019,085,200	7	7
9	**Industrial Bank of Japan, Ltd., Tokyo**	Japan	290,067,480,950s	256,905,555,665s	6		240,288,055,604	10	6
10	**Credit Lyonnais, Paris**	France	287,330,254,000s	211,005,505,000s	12	+2	241,002,243,600	9	12
11	**Deutsche Bank, AG, Frankfurt**	Germany	266,286,358,959s	202,607,135,750s	15	+4	241,609,785,519	8	9
12	**Barclays Bank Plc, London**	United Kingdom	258,983,040,000s	205,461,760,000s	13	+1	212,712,960,000	13	15
13	**Tokai Bank Ltd., Nagoya**	Japan	249,751,219,342s	227,738,519,511s	9		192,352,970,328	17	10
14	**Norinchukin Bank, Tokyo**	Japan	249,666,548,514	219,773,041,914	10		196,682,650,324	16	11
15	**Mitsubishi Trust & Banking Corp., Tokyo**	Japan	237,695,564,610u	213,465,098,466u	11		214,036,314,276	12	8
16	**National Westminster Bank Plc, London**	United Kingdom	232,512,000,000s	187,064,290,000s	18	+2	204,157,440,000	14	16
17	**Bank of Tokyo, Ltd.**	Japan	223,184,576,804s	200,547,845,630s	16		168,427,912,498	21	19
18	**Societe Generale, Paris**	France	219,983,122,800s	176,019,715,000s	20	+2	147,626,416,800	24	21
19	**Sumitomo Trust & Banking Co., Ltd., Osaka**	Japan	218,916,041,638u	190,943,020,692u	17		199,007,398,814	15	13
20	**Mitsui Trust & Banking Co., Ltd., Tokyo**	Japan	210,934,667,188u	182,629,635,615u	19		185,052,967,684	18	17
21	**Long-Term Credit Bank of Japan Ltd., Tokyo**	Japan	200,678,534,326u	174,240,317,152u	21		171,610,410,196	20	20
22	**Dresdner Bank, Frankfurt**	Germany	186,935,643,693s	145,666,029,692s	26	+4	174,440,801,549	19	23
23	**Union Bank of Switzerland, Zurich†**	Switzerland	183,442,672,000s	140,246,640,000s	27•	+4	149,696,960,000	23	27[2]
24	**Yasuda Trust & Banking Co. Ltd., Tokyo**	Japan	175,552,377,192u	157,813,185,014s	23		156,337,285,342	22	24
25	**Daiwa Bank, Ltd., Osaka**	Japan	171,238,796,178u	155,494,965,279u	25		146,483,826,222	25	25
26	**Citibank NA, New York**	United States	155,394,000,000	157,772,000,000	24		112,586,000,000	33	28•
27	**Swiss Bank Corp., Basle**	Switzerland	151,260,090,576s	123,539,256,000s	29•	+2	129,660,082,272	28	30•
28	**Hongkong and Shanghai Banking Corp., Hong Kong**	Hong Kong	148,488,419,200s	132,835,072,000s	28•		133,579,784,800	27	26
29	**Commerzbank, Frankfurt**	Germany	144,165,990,896s	113,016,860,000s	32	+3	134,662,519,284	26	29•
30	**Toyo Trust & Banking Co. Ltd., Tokyo**	Japan	141,744,450,966u	117,492,324,355u	30•		125,406,488,364	31	31•
31	**Bayerische Vereinsbank, Munich**	Germany	137,747,100,000s	102,350,386,290s	38	+7	129,183,900,000	29	33
32	**Banca Nazionale del Lavoro, Rome**	Italy	137,713,846,000s	104,489,637,000s	36	+4	112,986,947,000	32	38
33	**Deutsche Genossenschaftsbank, Frankfurt**	Germany	136,453,080,611s	109,354,031,874s	33		96,935,552,294	42	50
34	**Westdeutsche Landesbank Girozentrale, Duesseldorf**	Germany	135,824,394,000s	104,324,856,100s	37	+3	125,810,133,000	30	32
35	**Istituto Bancario San Paolo di Torino, Turin**	Italy	133,486,857,257s	107,663,678,274s	34		102,490,563,314	37	39
36	**Nippon Credit Bank, Ltd., Tokyo**	Japan	128,321,129,734s	113,890,048,045s	31		102,898,759,868	36	34
37	**Algemene Bank Nederland, Amsterdam (p)**	Netherlands	122,042,365,000s	90,747,368,000s	44	+7	101,180,032,000	39	52
38	**Rabobank Nederland, Utrecht**	Netherlands	119,728,479,000s	90,352,796,000s	45	+7	81,650,763,000	50	57
39	**Credit Suisse, Zurich**	Switzerland	117,345,984,000s	89,115,552,000s	47	+8	103,232,416,000	35	41
40	**Bayerische Hypotheken-und Wechsel-Bank, Munich**	Germany	116,410,504,469s	89,902,700,011s	46	+6	107,679,617,717	34	38
41	**Midland Bank Plc, London**	United Kingdom	114,501,120,000s	100,591,190,000s	39		101,531,520,000	38	35
42	**Amsterdam-Rotterdam Bank, Amsterdam (p)**	Netherlands	112,460,671,000s	94,173,280,000s	42		96,557,597,000	44	46
43	**Banque Paribas, Paris (q)**	France	111,555,200,000s	82,272,399,000s	53	+10	98,616,957,200	41	47
44	**Kyowa Bank, Ltd., Tokyo (a)**	Japan	111,546,886,854	97,910,617,239s	41		90,519,496,390	47	40
45	**Lloyds Bank Plc, London**	United Kingdom	105,987,840,000s	92,642,620,000s	43		96,744,960,000	43	37
46	**Saitama Bank Ltd., Urawa (a)**	Japan	105,634,996,346	98,665,555,088s	40		87,385,722,478	48	43
47	**Bayerische Landesbank Girozentrale, Munich**	Germany	103,722,030,945s	82,514,933,800s	52	+5	96,148,568,277	45	44
48	**NMB Postbank Group, N.V., Amsterdam**	Netherlands	102,894,395,000s	84,507,576,000s	51	+3	99,505,993,000	40	49
49	**Shoko Chukin Bank, Tokyo**	Japan	102,672,847,684	81,957,549,921	55	+6	93,804,442,802	46	48
50	**Cassa di Risparmio delle Provincie Lombarde, Milan†**	Italy	99,946,273,000s	82,301,379,000•s	53★	+3	78,238,722,000	52	62[3]
51	**Royal Bank of Canada, Montreal**	Canada	98,927,257,456s	88,573,064,592s	49		84,887,805,432	49	45
52	**Bank of Yokohama, Ltd.**	Japan	98,403,216,962s	81,122,917,864u	56	+4	73,897,870,152	58	59
53	**Monte dei Paschi di Siena**	Italy	97,934,648,361s	75,877,857,795s	59	+6	80,116,558,655	51	62
54	**Bank of America NT&SA, San Francisco**	United States	94,763,000,000	85,340,000,000	50		77,027,000,000	55	51
55	**Banca Commerciale Italiana, Milan**	Italy	92,846,636,300s	89,809,129,900s	48		76,699,865,700	57	42
56	**Canadian Imperial Bank of Commerce, Toronto**	Canada	89,893,856,072s	78,511,029,792s	57	+1	77,134,076,112	54	53
57	**Zenshinren Bank, Tokyo**	Japan	84,502,574,786	71,498,005,860	62	+5	76,840,106,728	56	55
58	**Credito Italiano, Milan**	Italy	82,564,177,500s	75,415,854,900s	60	+2	68,475,060,500	62	54
59	**Norddeutsche Landesbank Girozentrale, Hannover**	Germany	82,144,808,064s	67,629,966,572s	66	+7	77,427,693,078	53	56
60	**Chuo Trust & Banking Co., Ltd., Tokyo**	Japan	81,135,290,938u	70,683,523,759u	63	+3	73,472,381,812	59	60
61	**Skandinaviska Enskilda Banken, Stockholm**	Sweden	80,240,118,000s	58,868,040,000s	74	+13	47,934,078,000	83	109
62	**Groupe Des Banques Populaires, Paris**	France	78,507,561,200u	64,787,090,223	70	+8	56,040,383,200	69	69
63	**Bank Melli Iran, Tehran**	Iran	78,262,534,000	73,516,646,000	61		69,708,394,000	60	65
64	**Westpac Banking Corp., Sydney**	Australia	77,580,674,400s	76,104,260,000s	58		54,418,614,600	75	67
65	**Hokkaido Takushoku Bank, Ltd., Sapporo**	Japan	77,385,807,440s	70,062,233,449u	64		59,909,078,402	64	63
66	**Banco do Brasil, Brasilia**	Brazil	75,767,325,246s	105,195,166,384u	35		21,710,640,291	163	95
67	**Generale Bank, Brussels**	Belgium	75,416,569,400s	67,965,863,400s	65		69,684,730,600	61	58
68	**Banco di Napoli, Naples**	Italy	73,505,514,374	67,166,324,536	67		58,798,976,318	66	66
69	**Chase Manhattan Bank NA, New York**	United States	73,360,000,000	82,109,155,000	54		59,862,000,000	65	61
70	**Nordbanken, Stockholm**	Sweden	72,734,787,000s	50,244,719,000s	86	+16	55,025,937,000	74	97
71	**Bank of Montreal**	Canada	71,786,110,824s	64,873,480,716s	69		62,763,175,752	63	64
72	**National Australia Bank, Ltd, Melbourne**	Australia	68,595,500,400s	51,208,550,400s	84	+12	55,028,863,400	73	94
73	**Bank of Nova Scotia, Toronto**	Canada	68,079,661,640s	62,340,736,908s	73		55,639,687,560	71	68
74	**Banque Indosuez, Paris**	France	68,002,003,432s	55,388,877,333s	77	+3	47,269,172,359	85	93
75	**Australia & New Zealand Banking Group, Ltd., Melbourne**	Australia	67,916,693,600s	53,962,264,000s	79	+4	56,554,402,800	67	90
76	**Morgan Guaranty Trust Co., New York**	United States	67,627,340,000	63,464,749,000	72		37,847,005,000	107	82
77	**Svenska Handelsbanken, Stockholm**	Sweden	64,720,227,000s	44,330,867,000s	105	+28	44,797,284,000	91	114
78	**Banco Bilbao Vizcaya, Bilbao**	Spain	63,921,813,120u	51,842,577,710u	83	+5	55,496,822,880	72	75
79	**Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt**	Germany	63,509,613,051s	25,942,140,020u	146	+67	43,939,456,307	95	129
80	**Banque Bruxelles Lambert, Brussels**	Belgium	63,309,578,825s	50,736,240,610s	85	+5	56,524,972,533	68	76
81	**Chiba Bank, Ltd.**	Japan	62,646,026,280	57,989,881,627	75		50,965,664,846	77	70
82	**Sparbankernas Bank, Stockholm**	Sweden	62,169,657,000s	45,786,468,000s	95	+13	26,013,159,000	137	199
83	**Danske Bank, Copenhagen**	Denmark	61,879,150,510s	54,879,685,526s	78		52,900,607,140	76	72
84	**Banco di Roma, Rome**	Italy	61,819,465,000s	64,628,173,500s	71		49,576,204,000	79	71
85	**Sudwestdeutsche Landesbank, Stuttgart**	Germany	58,974,227,883s	46,482,560,000s	93	+8	55,697,750,208	70	77
86	**Caja de Ahorros y de Pensiones de Barcelona**	Spain	58,862,175,140s	46,020,130,200‡s	94‡	+8	49,683,253,180	78	87[4]
87	**Hessische Landesbank-Girozentrale, Frankfurt**	Germany	58,102,585,205s	41,611,814,055s	109	+22	48,299,262,230	81	86
88	**Manufacturers Hanover Trust Co., New York**	United States	56,560,000,000	53,644,000,000	81		41,384,000,000	98	79
89	**Hokuriku Bank Ltd., Toyama**	Japan	56,305,979,662s	57,041,456,033s	76		44,330,264,988	93	74
90	**Royal Bank of Scotland Plc., Edinburgh**	United Kingdom	56,279,520,000s	44,418,398,300s	104	+14	48,114,352,000	82	89
91	**Credit Commercial de France, Paris**	France	55,674,602,734s	45,663,523,000s	96	+5	40,915,656,320	100	102
92	**Bank Saderat Iran, Tehran**	Iran	55,144,573,697s	39,843,867,470	112	+20	47,440,578,511	84	106
93	**Security Pacific National Bank, Los Angeles**	United States	55,032,892,000	53,621,385,000	82		45,376,676,000	89	84
94	**Kredietbank N.V., Brussels**	Belgium	54,761,436,800s	47,856,292,161s	90		49,172,284,000	80	80
95	**Bank of Seoul**	Korea	54,225,668,080s	48,591,864,300s	89		46,820,832,280	88	83
96	**Creditanstalt-Bankverein, Vienna**	Austria	54,007,413,630	44,455,429,200	103	+7	35,443,627,350	110	116
97	**Shizuoka Bank Ltd.**	Japan	53,949,616,576u	49,174,546,304u	88		46,082,108,810	87	78
98	**Wells Fargo Bank NA, San Francisco**	United States	53,659,396,000	45,344,872,000	97		42,716,399,000	97	96
99	**Bankers Trust Co., New York**	United States	52,939,000,000	49,850,612,000	87		28,844,000,000	129	120
100	**Banco Espanol de Credito, Madrid**	Spain	52,356,379,400s	33,042,766,460u	128	+28	33,876,498,660	111	115

Data Source: Compiled by **American Banker** from its survey of the world's 1,200 largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1990 and Dec. 31, 1989. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1990, Sept. 30, 1990, and March 31, 1991. Canadian bank data are for fiscal yearend Oct. 31, 1990, and all Japanese and Indian bank data are for fiscal yearend March 31, 1991. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. **(a)**— On April 1, Kyowa Bank and Saitama Bank merged to form Kyowa Saitama Bank, Ltd. Had the merger taken place on March 31, the new bank would have ranked 20th with combined assets of $217 billion. **(n)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(p)**— A subsidiary of the $231.4 billion-asset ABN Amro Holding N.V., Amsterdam, Netherlands, the 17th largest banking company in the world. **(q)**— A subsidiary of the $185.8 billion-asset Compagnie Financiere de Paribas, Paris, the 25th largest banking company in the world. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(‡)**— Pro forma. **(†)**— All data for 1989 have been revised to place the bank on a consolidated basis. Data for 1989 were reported on an unconsolidated basis last year. **(§)**— Due to the *Gulf War*, data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(#)**— Data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(•)**— Revised. **(★)**— Rank bank would have had, if revised data had been used. **(¹)**— The pro forma deposits on March 31, 1990, were $293.4 billion. **(²)**— Rank bank would have had if consolidated deposits, which totaled $116.2 billion, had been used. **(³)**— Rank bank would have had if consolidated deposits, which totaled $80.8 billion, had been used. **(⁴)**— The pro forma deposits on Dec. 31, 1989, were $39.1 billion. **N.A.**— Not available.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1990, or nearest fiscal yearend (holding companies are excluded)

Asset Rank 1990			Assets in US Dollars 12/31/90	Assets in US Dollars 12/31/89	Asset Rank 12/31/89	Gain in Rank	Deposits in U.S. Dollars 12/31/90	Deposit Rank 12/31/90	Deposit Rank 12/31/89
101	**Joyo Bank, Ltd., Mito**	Japan	51,607,011,946	53,958,211,204	80		44,033,611,168	94	73
102	**Toronto Dominion Bank**	Canada	51,267,050,384	47,771,304,312	91		44,582,832,288	92	81
103	**Home Savings of America, FA, Irwindale, Calif.**	United States	51,253,405,000	44,924,933,000	100		38,955,434,000	103	107
104	**ASLK-CGER Bank, Brussels**	Belgium	51,220,658,898	43,097,568,983s	106		46,044,909,700	88	87
105	**TSB Bank, Plc., London**	United Kingdom	50,744,980,000s	40,449,201,000s	111	+6	43,209,920,000	96	104
106	**Banco Central, Madrid (a)**	Spain	50,554,508,420s	40,581,343,550*s	109★	+3	45,322,960,340	90	96★
107	**Unibank, Copenhagen**	Denmark	50,487,653,150u	42,082,945,000	108	+1	41,203,549,740	99	98
108	**State Bank of India, Bombay**	India	48,549,924,000s	47,175,634,000s	92		33,732,468,000	113	108
109	**Chemical Bank, New York**	United States	47,539,000,000	44,873,000,000	102		30,667,000,000	124	110
110	**Bank of Fukuoka, Ltd.**	Japan	47,189,025,868	39,793,892,771	113	+3	38,896,314,322	104	111
111	**Ashikaga Bank, Ltd., Utsunomiya**	Japan	46,014,917,080	42,718,240,037	107		38,203,076,364	105	92
112	**Commonwealth Banking Corp., Sydney**	Australia	45,570,888,000s	39,600,489,600s	115	+3	32,206,442,400	119	119
113	**Kansallis-Osake Pankki, Helsinki**	Finland	45,136,583,910s	37,015,447,800s	119	+6	29,216,480,400	127	146
114	**Rafidain Bank, Baghdad (§)**	Iraq	45,092,559,700	54,460,950,400	98		39,842,170,300	101	86
115	**Hiroshima Bank, Ltd.**	Japan	44,936,683,670	39,269,465,639	116	+1	39,136,753,294	102	103
116	**Banque Francaise du Commerce Exterieur, Paris**	France	44,588,540,183s	38,684,478,273s	117	+1	21,951,233,432	160	158
117	**Commonwealth Bank of Australia, Sydney**	Australia	44,237,952,000st	38,451,067,200*s	117★		31,126,471,200	123	125
118	**Standard Chartered Bank, London**	United Kingdom	42,509,952,000	39,715,480,000s	114		38,189,376,000	106	100
119	**Bank of New York**	United States	41,132,980,000	44,972,627,000	99		33,468,870,000	115	105
120	**Banco di Sicilia, Palermo**	Italy	40,432,489,992u	36,366,427,833s	120		32,760,964,477	116	113
121	**Bank fuer Gemeinwirtschaft, Frankfurt**	Germany	40,120,997,937s	37,871,611,245s	118		36,800,448,810	108	99
122	**Bank of Scotland, Edinburgh**	United Kingdom	39,992,312,000s	30,884,365,500s	130	+8	36,013,932,000	109	121
123	**Hachijuni Bank, Ltd., Nagano**	Japan	39,586,080,648	35,834,501,885	122		33,689,018,262	114	112
124	**Great Western Bank, FSB, Beverly Hills**	United States	39,230,339,000	34,949,576,000	124		29,150,284,000	128	136
125	**Union Bank of Finland, Ltd., Helsinki**	Finland	37,995,319,800s	36,308,025,600s	121		28,520,889,300	130	133
126	**Banco Santander**	Spain	37,221,135,980u	41,337,846,220s	110		33,774,231,240	112	101
127	**Gunma Bank, Ltd., Maebashi**	Japan	36,742,714,444	31,214,753,421	129	+2	31,422,473,974	121	122
128	**Bank Hapoalim, Tel-Aviv**	Israel	36,144,187,526s	34,632,161,000s	125		26,060,224,035	136	127
129	**First National Bank, Chicago**	United States	35,225,713,000	35,570,607,000	123		25,289,561,000	141	123
130	**Banco Hispano-Americano, Madrid**	Spain	35,109,397,940u	27,365,157,270u	140	+10	30,447,626,980	126	130
131	**Swiss Volksbank, Berne**	Switzerland	34,971,104,000	24,961,843,424	154	+23	32,372,144,000	118	139
132	**Banque Cantonale de Zurich**	Switzerland	34,828,171,350	25,571,413,584	149	+17	31,246,999,386	122	135
133	**Banca Popolare di Novara**	Italy	34,712,301,500s	28,582,701,399s	136	+3	27,624,601,159	132	143
134	**Hamburgische Landesbank-Girozentrale, Hamburg**	Germany	34,080,525,810	27,561,573,880	138	+4	32,421,665,362	117	124
135	**Norske Bank, Oslo (b)**	Norway	33,241,460,000s	30,000,680,000‡s	131‡		24,543,410,000	146	149‡
136	**Taiwan Cooperative Bank, Taipei**	Taiwan	33,236,059,678	30,807,698,619	131		30,473,939,439	125	118
137	**Landesbank Rheinland-Pfalz Girozentrale, Mainz**	Germany	33,048,600,000s	26,845,000,000s	142	+5	31,745,388,000	120	131
138	**Deutsche Siedlungs und Landesrentenbank, Bonn**	Germany	33,007,557,722	27,330,426,091	141	+3	8,373,305,241	359	329
139	**NCNB Texas National Bank, Dallas**	United States	32,552,769,000	33,535,253,000	127		26,593,824,000	133	126
140	**Banca Popolare di Milano, Milan**	Italy	31,687,687,381s	24,180,574,524s	159	+19	24,703,484,861	145	162
141	**Chugoku Bank, Ltd., Okayama**	Japan	31,108,718,118u	26,004,838,908	144	+3	27,667,050,286	131	137
142	**Bank Leumi le-Israel, Tel-Aviv**	Israel	30,608,107,130s	29,639,868,400s	133		25,583,584,733	140	128
143	**Hyogo Bank, Ltd., Kobe**	Japan	29,932,354,192	25,575,576,924	148	+5	26,144,369,726	135	138
144	**Yamaguchi Bank, Ltd., Shimonoseki**	Japan	29,688,678,350	25,413,993,647	151	+7	26,452,498,408	134	142
145	**Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna**	Austria	29,203,398,642s	25,248,828,799u	152	+7	17,107,501,219	194	152
146	**Nippon Trust Bank, Ltd., Tokyo**	Japan	29,000,185,430	25,643,472,968	147	+1	24,300,200,392	147	153
147	**National Bank of Canada, Montreal**	Canada	28,907,390,496s	28,906,015,296s	135		24,763,313,024	144	140
148	**National Bank of Greece, Athens**	Greece	28,876,952,600u	25,974,522,000u	145		25,807,779,000	138	134
149	**Banca Nazionale dell'Agricoltura, Rome**	Italy	28,479,915,966u	26,096,208,798u	143		21,808,879,423	161	161
150	**77 Bank, Ltd., Sendai**	Japan	28,167,847,430	24,211,549,425	158	+8	23,926,800,760	150	149
151	**Allied Irish Banks Plc., Dublin**	Ireland	28,035,490,000s	25,186,780,000s	153	+2	25,028,940,000	142	141
152	**Caisse Centrale des Banques Populaires, Paris**	France	28,004,198,975	21,984,518,536	174	+22	21,379,686,784	165	178
153	**Hang Seng Bank Ltd., Hong Kong**	Hong Kong	27,611,972,400st	22,466,713,600st	169	+16	25,620,885,380	139	150
154	**Nishi-Nippon Bank, Ltd., Fukuoka**	Japan	27,563,406,420	23,713,366,290	161	+7	23,191,056,652	154	154
155	**Commercial Bank of Korea Ltd., Seoul**	Korea	27,399,496,520s	21,170,577,460s	182	+27	13,139,493,470	245	217
156	**Bank of Taiwan, Taipei**	Taiwan	27,239,843,141	27,448,996,115	139		23,601,745,754	151	132
157	**Korea Exchange Bank, Seoul**	Korea	27,102,215,8[illegible]s	22,715,107,380u	167	+10	12,866,630,910	250	247
158	**Nanto Bank, Ltd., Nara**	Japan	26,976,714,840	20,982,682,490	183	+25	24,024,703,628	149	169
159	**Oesterreichische Laenderbank, Vienna**	Austria	26,967,613,607s	22,855,544,796s	165	+6	23,010,303,943	155	159
160	**Banco Exterior de Espana, Madrid**	Spain	26,729,055,140s	22,3[illegible]799,640s	171	+11	23,555,689,880	152	156
161	**Caja de Madrid**	Spain	26,662,937,480u	20,033,666,840s	198	+37	20,211,606,960	174	194
162	**Credit du Nord, Paris (q)**	France	26,599,667,912st	20,439,532,032st	191	+29	17,792,353,252	189	220
163	**Continental Bank NA, Chicago**	United States	26,469,000,000	29,023,550,000	134		16,455,000,000	202	170
164	**Hokkaido Bank, Ltd., Sapporo**	Japan	26,464,165,368	21,910,036,813	175	+11	22,748,679,67[illegible]	158	165
165	**Landesbank Schleswig-Holstein Girozentrale, Kiel**	Germany	26,424,891,210s	22,515,739,890s	168	+3	25,010,422,503	143	151
166	**Banco Ambrosiano Veneto, Milan**	Italy	26,044,029,390s	22,135,033,638s	172	+6	19,151,762,260	182	187
167	**Juroku Bank, Ltd., Gifu**	Japan	25,855,534,212	24,746,127,003	156		22,882,088,518	157	145
168	**Banco di Santo Spirito, Rome**	Italy	25,832,181,881st	20,652,503,839sv	189	+21	20,967,529,701	168	182
169	**Berliner Handels und-Frankfurter Bank, Frankfurt**	Germany	25,748,651,068s	20,965,080,000s	185	+16	23,444,373,453	153	160
170	**Skopbank, Helsinki**	Finland	25,653,223,320s	21,309,366,109s	180	+10	12,329,745,120	259	319
171	**Bank of Kyoto, Ltd.**	Japan	25,475,155,746	21,351,639,253	179	+8	23,003,809,058	156	163
172	**Berliner Bank, Berlin**	Germany	25,365,079,036s	20,770,983,920s	188	+16	24,027,038,177	148	157
173	**Hyakujushi Bank, Ltd., Tokyo**	Japan	25,160,973,050u	20,496,423,299	190	+17	20,421,939,286	170	179
174	**Cassa di Risparmio di Torino, Turin**	Italy	25,068,726,625u	20,410,791,699	193	+19	20,048,788,266	178	188
175	**Postipankki, Helsinki**	Finland	25,031,161,410u	20,142,111,000s	196	+2[illegible]	17,374,062,600	190	206
176	**Banco Popular Espanol, Madrid**	Spain	24,965,530,520s	20,960,736,170s	186	+10	21,135,863,020	167	172
177	**Cho Hung Bank Ltd., Seoul**	Korea	24,940,935,410s	20,082,001,725s	197	+20	16,293,867,730	205	224
178	**Korea First Bank, Seoul**	Korea	24,657,280,214s	19,730,311,666s	200	+22	16,681,053,033	201	234
179	**First National Bank, Boston**	United States	24,631,115,000	29,676,775,000	132		20,079,100,000	177	144
180	**First Commercial Bank, Taipei**	Taiwan	24,409,921,470	27,916,390,864	137		22,504,934,549	159	148
181	**Hua Nan Commercial Bank, Ltd., Taipei**	Taiwan	24,243,611,706	23,541,564,010	162		20,552,425,765	169	155
182	**Zentralsparkasse und Kommerzialbank, Vienna**	Austria	24,208,971,383	19,804,344,000u	199	+17	21,757,042,986	162	173
183	**Hanil Bank Ltd., Seoul**	Korea	23,976,419,970s	21,895,509,500s	177		16,023,117,970	211	215
184	**Christiania Bank og Kreditkasse, Oslo**	Norway	23,665,190,000	19,670,090,500	202	+18	18,068,280,000	187	196
185	**Korea Development Bank, Seoul**	Korea	23,530,756,780	24,566,135,790	157		8,376,424,950	358	345
186	**Glendale Federal Bank, FSB, Calif.**	United States	23,439,196,000	24,043,905,000	160		15,628,356,000	219	186
187	**Iyo Bank, Ltd., Matsuyama**	Japan	23,327,019,420	19,706,260,761	201	+14	20,311,814,546	171	177
188	**Bank of Ireland, Dublin**	Ireland	23,264,731,000s	21,206,444,000s	181		20,225,054,000	173	167
189	**Deutsche Bank Luxembourg**	Luxembourg	23,232,580,904t	20,348,408,170t	194	+5	20,292,197,236	172	174
190	**Daishi Bank, Ltd., Niigata**	Japan	23,119,077,200	19,157,922,851	205	+15	20,145,282,920	175	183
191	**Credito Romagnolo, Bologna**	Italy	23,106,783,138s	14,384,006,980s	250	+59	16,961,099,263	197	273
192	**Bremer Landesbank, Bremen**	Germany	22,965,721,677t	19,004,814,500t	206	+14	21,437,124,915	164	176
193	**National Commercial Bank, Jeddah (#)**	Saudi Arabia	22,859,571,283	20,374,668,017	164		21,359,214,082	166	147
194	**Chang Hwa Commercial Bank, Ltd., Taichung**	Taiwan	22,405,305,762u	22,725,649,076s	166		18,550,547,128	186	166
195	**Shiga Bank, Ltd., Otsu**	Japan	22,398,628,192	18,902,098,909	207	+12	20,091,927,920	176	180
196	**Banco Nacional de Mexico, Mexico City**	Mexico	22,381,813,950u	16,462,328,890	223	+27	16,246,331,598	206	381
197	**Westdeutsche Genossenschafts-Zentralbank, Duesseldorf**	Germany	22,378,050,000s	17,158,970,000u	215	+18	17,135,097,000	193	198
198	**World Savings, FS&LA, Oakland, Calif.**	United States	22,042,045,000	19,263,899,000	204	+6	14,129,588,000	235	250
199	**Centrale Raiffeisenkas van Belgische Boerenbond, Leuven**	Belgium	21,816,928,284	16,194,984,365	227	+28	19,413,489,459	179	201
200	**Suruga Bank, Ltd., Numazu**	Japan	21,646,009,676	18,587,504,262	209	+9	19,304,998,582	181	184

Data Source: Compiled by **American Banker** from its survey of the world's 1,200 largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1990 and Dec. 31, 1989. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1990, Sept. 30, 1990, and March 31, 1991. Canadian bank data are for fiscal yearend Oct. 31, 1990; and all Japanese and Indian bank data are for fiscal yearend March 31, 1991. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. **(a)**— Consolidated to include financial subsidiaries only. **(b)**— Bank formed on Apr. 17, 1990, when Bergen Bank and Norske Creditbank merged. **(h)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(p)**— A subsidiary of the $231.4 billion-asset ABN Amro Holding N.V., Amsterdam, Netherlands, the 17th largest banking company in the world. **(q)**— A subsidiary of the $185.6 billion-asset Compagnie Financiere de Paribas, Paris, the 25th largest banking company in the world. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(‡)**— Pro forma. **(†)**— All data for 1989 have been revised to place the bank on a consolidated basis. Data for 1989 were reported on an unconsolidated basis last year. **(§)**— Due to the *Gulf War*, data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(#)**— Data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(*)**— Revised. **(★)**— Rank bank would have had, if revised data had been used. **N.A.**— Not available.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1990, or nearest fiscal yearend (holding companies are excluded)

Asset Rank 1990			Assets in US Dollars 12/31/90	Assets in US Dollars 12/31/89	Asset Rank 12/31/89	Gain in Rank	Deposits in U.S. Dollars 12/31/90	Deposit Rank 12/31/90	Deposit Rank 12/31/89
201	**NBD Bank, NA, Detroit**	United States	21,807,168,000	16,817,132,000	217	+16	16,864,551,000	198	236
202	**Kiyo Bank, Ltd., Wakayama**	Japan	21,531,388,908	17,027,964,331	216	+14	18,818,756,682	185	195
203	**California Federal Bank, FSB, Los Angeles**	United States	21,504,990,000	23,269,859,000	163		16,762,762,000	200	192
204	**Tokyo Sowa Bank, Ltd.**	Japan	21,498,621,824	20,982,173,081	184		19,323,623,034	180	168
205	**Caixa Geral de Depositos, Lisbon**	Portugal	21,292,329,584u	17,734,336,464s	212	+7	16,318,951,640	204	219
206	**Hill, Samuel Bank, Ltd., London**	United Kingdom	21,071,040,000t	19,264,059,000t	203		6,014,120,000	455	469
207	**Landesbank Berlin-Girozentrale, Berlin**	Germany	20,734,254,783	13,388,013,806	267	+60	19,142,343,861	183	237
208	**Bangkok Bank, Ltd.**	Thailand	20,563,732,415	16,115,030,997	228	+20	15,961,405,020	212	230
209	**Arab Banking Corp., Manama**	Bahrain	20,549,000,000s	21,730,000,000s	176		17,270,000,000	192	164
210	**Republic National Bank, New York**	United States	20,536,156,000	18,868,403,000	208		15,750,448,000	216	202
211	**First Nationwide Bank, FSB, San Francisco**	United States	20,429,452,000	22,088,000,000	173		12,026,543,000	266	241
212	**Westfalenbank, Bochum**	Germany	19,590,941,702st	15,756,927,983st	233	+21	18,939,611,478	184	189
213	**Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt**	Germany	19,483,159,221	15,602,734,080	239	+26	17,347,335,243	191	208
214	**Marine Midland Bank NA, Buffalo, N.Y.**	United States	19,470,030,000t	21,406,741,000t	178		16,356,546,000	203	171
215	**Hamburger Sparkasse, Hamburg**	Germany	19,463,392,247	16,445,542,196	224	+9	17,975,403,939	188	191
216	**Development Bank of Singapore Ltd.**	Singapore	19,335,451,392	16,616,062,798	221	+5	15,601,394,880	220	212
217	**Hyakugo Bank, Ltd., Tsu**	Japan	19,268,382,824	15,699,997,958	234	+17	16,813,633,098	199	207
218	**Land Bank of Taiwan, Taipei**	Taiwan	19,021,123,698	20,438,476,716	192		15,483,106,291	221	181
219	**C.O.B.-Caisse d'Epargne Privee, Brussels**	Belgium	18,862,039,740s	14,329,595,303s	252	+33	17,046,893,971	195	225
220	**NCNB National Bank of North Carolina, Charlotte**	United States	18,839,044,000	20,327,636,000	195		11,802,446,000	273	267
221	**First Interstate Bank of California, Los Angeles**	United States	18,795,070,000	20,858,627,000	187		15,831,927,000	214	175
222	**Higo Bank, Ltd., Kumamoto**	Japan	18,753,272,312	15,615,247,394	238	+16	16,182,528,816	207	213
223	**Fukuoka City Bank, Ltd.**	Japan	18,717,496,006	15,352,700,511	241	+18	15,703,244,408	218	209
224	**First Union National Bank, Charlotte, N.C.**	United States	18,662,812,000	16,622,378,000	220		12,076,946,000	264	268
225	**Ogaki-Kyoritsu Bank, Ltd., Ogaki**	Japan	18,636,417,748	15,859,059,346	230	+5	16,122,010,018	208	205
226	**Bancomer, Mexico City**	Mexico	18,484,390,953u	15,650,109,936u	237	+11	16,075,415,595	209	200
227	**Bank of Kinki, Ltd., Osaka**	Japan	18,400,595,762	15,662,880,280	236	+9	15,759,224,474	215	211
228	**Homefed Bank, FSB, San Diego, Calif.**	United States	18,260,755,000	17,752,680,000	211		13,739,425,000	240	221
229	**Bank fuer Arbeit und Wirtschaft, Vienna**	Austria	18,229,158,885u	15,783,125,488u	232	+3	16,032,515,222	210	204
230	**Oesterreichische Postsparkasse, Vienna**	Austria	18,132,241,500s	15,150,930,657u	243	+13	17,014,150,830	196	222
231	**Gota Bank, Stockholm**	Sweden	17,976,509,400	10,461,619,000s	326	+95	14,716,735,800	227	317
232	**Hokkoku Bank, Ltd., Kanazawa**	Japan	17,852,618,570	15,434,174,506	240	+8	15,707,896,964	217	214
233	**Banca Toscana, Florence**	Italy	17,807,514,892t	14,551,471,770t	248	+15	14,370,549,552	233	253
234	**Bank of Nagoya, Ltd.**	Japan	17,687,360,350	14,011,653,018	259	+25	15,149,547,580	225	227
235	**San-in Godo Bank, Ltd., Matsue (a)**	Japan	17,581,397,320	14,231,780,596	255	+20	15,297,952,714	224	233
236	**Societe Nationale de Credit a l'Industrie, Brussels**	Belgium	17,547,963,101	14,457,065,825	249	+13	15,930,223,527	213	226
237	**Kleinwort, Benson, Lonsdale Plc, London**	United Kingdom	17,326,755,840s	14,274,987,720s	254	+17	10,654,623,360	295	301
238	**Mellon Bank NA, Pittsburgh (b)**	United States	17,224,934,000	22,454,393,000	170		11,834,294,000	270	193
239	**Raiffeisen Zentralbank Oesterreich AG, Vienna**	Austria	17,045,980,770u	16,509,192,000s	222		15,382,833,930	223	232
240	**Israel Discount Bank, Ltd., Tel-Aviv**	Israel	16,791,258,564s	16,032,824,890s	229		14,642,192,684	228	203
241	**Cassa di Risparmio di Verona, Vicenza & Belluno, Verona**	Italy	16,734,691,518u	13,502,176,363u	265	+24	10,355,844,609	300	315
242	**State Bank of Victoria, Melbourne**	Australia	16,726,089,600s	16,409,131,200s	225		12,870,396,000	249	216
243	**First Union National Bank of Florida, Jacksonville**	United States	16,673,005,000	9,179,886,000	379	+136	12,468,080,000	257	370
244	**Banque Internationale a Luxembourg**	Luxembourg	16,628,819,462s	14,757,716,092s	247	+3	14,757,422,089	226	218
245	**Tokyo Tomin Bank, Ltd.**	Japan	16,519,682,618	13,605,974,784	264	+19	14,536,306,532	229	240
246	**American Savings Bank, FA, Irvine, Calif.**	United States	16,490,794,000	16,290,515,000	228		13,955,956,000	236	210
247	**Wachovia Bank of North Carolina, NA, Winston-Salem**	United States	16,481,529,000	15,079,854,000	245		11,889,754,000	269	252
248	**Credit Industriel et Commercial, Paris (h)**	France	16,458,202,749	14,184,379,509	257	+9	13,365,958,792	243	260
249	**Banque Generale du Luxembourg**	Luxembourg	16,386,577,581s	13,115,833,224s	274	+25	14,500,068,136	230	246
250	**Societe Generale Alsacienne de Banque, Strasbourg**	France	16,251,376,266st	13,968,063,942st	260	+10	15,402,004,400	222	228
251	**Pittsburgh National Bank**	United States	16,228,854,000	15,842,142,000	231		10,910,127,000	292	270
252	**Commonwealth Savings Bank of Australia, Sydney**	Australia	16,155,928,800t	14,196,168,000t	256	+4	14,412,736,800	232	223
253	**National Westminster Bank USA, New York**	United States	16,110,778,000t	14,380,365,000t	251		12,425,567,000	258	229
254	**Union Bank, San Francisco**	United States	15,952,487,000t	15,149,329,000t	244		11,922,019,000	268	245
255	**Fukutoku Bank, Ltd., Osaka**	Japan	15,884,523,356t	13,673,462,043	262	+7	13,902,015,178	237	243
256	**CoreStates Bank, NA**	United States	15,860,982,000	9,587,496,000	363	+107	11,796,851,000	274	300
257	**Kofuku Bank, Ltd., Osaka**	Japan	15,843,226,586	13,671,116,246	263	+6	14,291,101,180	234	235
258	**Fukui Bank, Ltd.**	Japan	15,801,687,940u	13,192,919,406	272	+14	13,695,830,116	241	251
259	**Landesgirokasse, Stuttgart**	Germany	15,724,309,800	12,618,330,000	281	+22	14,458,963,200	231	248
260	**Toho Bank, Ltd., Fukushima**	Japan	15,714,641,036	12,761,572,117	278	+18	13,773,920,494	239	254
261	**Bank Mees & Hope, Amsterdam (p)**	Netherlands	15,644,010,090st	12,634,066,332st	277	+16	9,642,188,895	316	293
262	**Bank of Osaka, Ltd.**	Japan	15,394,020,170	13,494,955,067	266	+4	13,148,984,050	244	256
263	**Erste Oesterreichische Spar-Casse, Vienna**	Austria	15,283,732,949	12,315,195,082s	289	+26	12,538,703,559	254	277
264	**Kagoshima Bank, Ltd.**	Japan	15,149,355,482	12,573,824,104	283	+19	12,912,429,322	247	263
265	**Keiyo Bank, Ltd., Chiba**	Japan	15,133,334,754	12,392,682,037	287	+22	12,876,034,098	248	261
266	**Citizens National Bank, Seoul**	Korea	15,111,469,790	12,931,131,360	276	+10	12,703,371,240	252	257
267	**Osuuspankkien Keskuspankki Oy, Helsinki**	Finland	15,006,461,280s	13,204,000,800s	271	+4	5,276,374,170	507	498
268	**Banque Regionale d'Escompte et de Depots, Paris**	France	14,827,807,200s	11,668,376,672s	300	+32	12,526,784,800	255	324
269	**Banque et Caisse d'Epargne de l'Etat, Luxembourg**	Luxembourg	14,739,913,740	11,415,760,217	306	+37	13,774,007,820	238	265
270	**Vereins-und Westbank, Hamburg**	Germany	14,678,827,329st	12,616,598,835s	282	+12	12,314,000,843	260	244
271	**Musashino Bank, Ltd., Omiya**	Japan	14,590,145,284	12,040,259,055	298	+27	12,991,302,240	246	262
272	**Shikoku Bank, Ltd., Kochi**	Japan	14,548,976,566	12,259,990,426	291	+19	12,818,175,936	251	259
273	**Bank One, Texas NA, Dallas**	United States	14,376,518,000	12,248,464,000	292	+19	12,283,510,000	262	316
274	**Korea Housing Bank, Seoul**	Korea	14,337,330,140	11,355,742,802	307	+33	9,968,490,640	306	392
275	**Genossenschaftliche Zentralbank, AG, Stuttgart**	Germany	14,300,607,289	11,315,942,116	308	+33	13,569,630,239	242	286
276	**Sovran Bank NA, Richmond**	United States	14,241,557,000	13,718,240,000	261		11,420,893,000	283	274
277	**Maryland National Bank, Baltimore**	United States	14,217,468,000	8,954,496,000	387	+110	11,817,985,000	272	394
278	**Banque Worms, Paris**	France	14,108,786,800s	12,098,753,962s	296	+18	10,630,346,400	297	283
279	**American Express Bank Ltd., New York**	United States	13,975,000,000s	18,395,000,000s	210		11,093,000,000	287	197
280	**Shinhan Bank, Seoul**	Korea	13,964,815,700	11,512,283,498	304	+24	4,545,833,760	564	440
281	**Sparekassen Bikuben, Copenhagen**	Denmark	13,929,788,610	10,860,222,000	321	+40	11,012,687,040	290	357
282	**Banco do Estado de Sao Paulo**	Brazil	13,921,942,036s	16,814,353,696s	218		6,885,288,542	415	473
283	**Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo**	Italy	13,794,653,388	11,163,558,788	312	+29	12,548,412,205	253	305
284	**Chiba Kogyo Bank, Ltd.**	Japan	13,761,172,206	11,090,274,160	315	+31	11,824,350,136	271	285
285	**Oversea-Chinese Banking Corp., Ltd., Singapore**	Singapore	13,760,034,048s	9,880,709,068s	344	+59	11,065,375,872	288	338
286	**Hiroshima-Sogo Bank, Ltd.**	Japan	13,657,862,698	12,669,347,725	279		11,966,786,644	266	255
287	**State Bank of New South Wales, Sydney**	Australia	13,601,728,800s	10,980,968,040s	319	+32	9,082,180,800	332	352
288	**Aichi Bank, Ltd., Nagoya**	Japan	13,594,469,844	10,970,783,160	320	+32	12,302,083,692	261	281
289	**Yamanashi Chuo Bank, Ltd., Kofu**	Japan	13,576,919,606	11,141,246,506	314	+25	11,944,036,072	267	286
290	**Commerzbank International, Luxembourg**	Luxembourg	13,543,607,737t	11,086,429,163t	317	+27	11,180,378,784	285	279
291	**United Overseas Bank Ltd., Singapore**	Singapore	13,497,908,544s	9,521,805,592s	366	+75	11,017,266,048	289	351
292	**Banca Serfin, Mexico City**	Mexico	13,493,975,004	8,320,276,682s	413	+121	12,509,300,349	256	702
293	**Bank of New England NA, Boston**	United States	13,425,123,000	14,277,097,000	253		9,406,853,000	324	296
294	**Banque Paribas Belgique, Brussels (q)**	Belgium	13,381,017,900st	9,639,733,100s	360	+66	11,644,666,800	277	321
295	**Kredietbank S.A. Luxembourgeoise, Luxembourg**	Luxembourg	13,292,361,465st	12,186,194,252st	293		11,577,488,481	279	264
296	**Citizens & Southern National Bank, Atlanta**	United States	13,265,250,000	12,291,349,000	290		9,665,732,000	315	290
297	**Awa Bank, Ltd., Tokushima**	Japan	13,258,838,438	11,526,586,113	303	+6	11,671,683,696	275	272
298	**Hokuetsu Bank, Ltd., Nagaoka**	Japan	13,241,110,350	11,066,709,277	318	+20	11,649,672,980	276	278
299	**Bank of Iwate, Ltd., Morioka**	Japan	13,226,341,686	10,710,827,345	323	+24	10,823,552,616	293	302
300	**National Bank of Kuwait (§)**	Kuwait	13,188,365,697s	12,340,576,083s	273		12,196,796,629	263	238

Data Source: Compiled by **American Banker** from its survey of the world's 1,200 largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1990 and Dec. 31, 1989. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1990, Sept. 30, 1990, and March 31, 1991. Canadian bank data are for fiscal yearend Oct. 31, 1990; and all Japanese and Indian bank data are for fiscal yearend March 31, 1991. **Exchange rates:** Whenever possible, the New York cable rate is used, and the rate is for same date as bank's figures. **(a)**— On April 1, the bank acquired Fuso Bank Ltd., Totton. Had the merger taken place on March 31, the bank would have ranked 200th with combined assets of $21.7 billion. **(b)**— On Jan. 1, the bank merged 393d ranked Mellon Bank (East) PSFS, NA, Philadelphia, an affiliate of its parent, Mellon Bank Corp., Pittsburgh. Had the merger taken place at yearend 1990, the bank would have ranked 162d, with combined assets of $26.7 billion. **(h)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(p)**— A subsidiary of the $231.4 billion-asset ABN Amro Holding N.V., Amsterdam, Netherlands, the 17th largest banking company in the world. **(q)**— A subsidiary of the $185.6 billion-asset Compagnie Financiere de Paribas, Paris, the 25th largest banking company in the world. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(†)**— All data for 1989 have been revised to place the bank on a consolidated basis. Data for 1989 were reported on an unconsolidated basis last year. **(§)**— Due to the *Gulf War*, data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(#)**— Data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(r)**— Revised. **(*)**— Rank bank would have had, if revised data had been used. **N.A.**— Not available.

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The Top 500 Banks in the World

U.S. and overseas banks ranked by assets on Dec. 31, 1990, or nearest fiscal yearend (holding companies are excluded)

Asset Rank 1990			Assets in US Dollars 12/31/90	Assets in US Dollars 12/31/89	Asset Rank 12/31/89	Gain in Rank	Deposits in U.S. Dollars 12/31/90	Deposit Rank 12/31/90	Deposit Rank 12/31/89
301	**Oita Bank, Ltd.**	Japan	13,090,158,364	11,252,215,910	311	+10	11,338,819,636	284	275
302	**Banco Bradesco S.A., Osasco**	Brazil	13,004,419,524	24,747,610,720s	155		4,479,465,609	572	334
303	**Southeast Bank NA, Miami**	United States	12,991,969,000	15,670,569,000	235		11,167,261,000	286	231
304	**Standard Bank of South Africa Ltd., Johannesburg**	South Africa	12,981,774,000	10,593,161,244u	324	+20	11,465,376,000	281	280
305	**Credit Lyonnais Belgium, S.A., Brussels**	Belgium	12,940,622,834t	....	...		11,546,411,980	280	...
306	**Banco Lariano, Como**	Italy	12,670,149,764t	10,016,423,081t	338	+32	8,370,669,719	362	398
307	**Union Bank of Norway, Oslo (a)**	Norway	12,548,720,000	6,967,826,446s	468	+161	10,334,470,000	301	454
308	**Eighteenth Bank, Ltd., Nagasaki**	Japan	12,490,284,562	10,047,847,254	336	+28	10,547,209,286	299	311
309	**Credit Industriel d'Alsace et de Lorraine, Strasbourg**	France	12,451,791,228s	10,583,007,369s	325	+16	9,060,419,661	335	369
310	**Morgan Grenfell & Co. Ltd., London**	United Kingdom	12,425,051,520st	10,140,623,640st	332	+22	9,685,451,520	313	346
311	**Union Bank of Switzerland (Luxembourg)**	Luxembourg	12,391,296,519v	9,282,459,559v	372	+61	11,626,673,865	278	310
312	**Banca Provinciale Lombarda, Bergamo**	Italy	12,346,184,541t	9,867,421,727t	346	+34	8,625,079,895	351	380
313	**Seattle-First National Bank**	United States	12,258,305,000	12,170,846,000	294		9,563,041,000	319	287
314	**Banca Popolare di Bergamo**	Italy	12,235,295,141u	10,444,961,699u	327	+13	8,237,650,363	364	387
315	**Akita Bank, Ltd.**	Japan	12,208,420,768	10,029,288,415	337	+22	10,638,232,916	296	312
316	**Riyad Bank Ltd., Riyadh**	Saudi Arabia	12,179,354,400s	11,294,453,366u	309		9,332,333,000	327	296
317	**NCNB National Bank of Florida, Tampa**	United States	12,094,047,000	11,755,983,000	299		9,856,891,000	311	288
318	**Frankfurter Sparkasse, Frankfurt**	Germany	12,067,529,136	10,313,660,905	330	+12	11,455,300,547	282	282
319	**Cassa di Risparmio di Firenze, Florence**	Italy	11,962,649,055	9,446,980,867	367	+48	8,574,017,060	352	393
320	**Connecticut National Bank, Hartford**	United States	11,948,014,000	12,469,317,000	286		9,890,645,000	308	327
321	**Towa Bank, Ltd., Maebashi**	Japan	11,874,190,820	9,795,872,180	349	+28	10,700,295,452	294	307
322	**Bank Negara Indonesia 1946, Jakarta**	Indonesia	11,811,333,214	9,940,144,883	340	+18	3,269,277,846	721	512
323	**Stadtsparkasse Koeln, Cologne**	Germany	11,728,616,985	9,680,771,920	356	+33	9,885,908,667	309	326
324	**State Street Bank & Trust Co., Boston**	United States	11,685,750,000	10,059,546,000	335	+11	7,597,039,000	384	422
325	**First Fidelity Bank NA, Newark, N.J.**	United States	11,536,874,000	12,148,525,000	295		8,518,761,000	355	313
326	**Beogradska Banka, Belgrade**	Yugoslavia	11,492,608,800u	N.A.	...		10,569,477,900	298	...
327	**Bank of New Zealand, Ltd., Wellington**	New Zealand	11,489,233,200s	10,422,145,293	328	+1	10,117,934,600	302	289
328	**First Bank NA, Minneapolis**	United States	11,454,165,000	12,497,203,000	285		8,371,501,000	361	298
329	**Aomori Bank, Ltd.**	Japan	11,372,106,042	9,379,269,953	369	+40	9,978,459,214	305	325
330	**Chukyo Bank, Ltd., Nagoya**	Japan	11,343,358,368	9,952,751,285	339	+9	10,112,586,570	303	300
331	**Goldome, Buffalo, N.Y.**	United States	11,310,969,000	12,999,150,000	275		7,855,637,000	377	291
332	**Norwest Bank Minnesota NA, Minneapolis**	United States	11,262,692,000	8,453,200,000	403	+71	8,372,123,000	360	447
333	**Jyske Bank, Silkeborg**	Denmark	11,250,260,000s	8,227,644,512s	415	+82	5,463,120,000	495	376
334	**Bankorp Ltd., Johannesburg**	South Africa	11,187,251,328	N.A.	...		10,943,085,952	291	...
335	**CrossLand Savings FSB, Brooklyn, New York**	United States	11,177,977,000	14,102,367,000	258		7,761,024,000	379	304
336	**Turkiye Cumhuriyeti Ziraat Bankasi, Ankara**	Turkey	11,170,460,370	9,555,508,980	365	+29	7,374,794,175	397	411
337	**Bank Leu, Ltd., Zurich**	Switzerland	11,165,359,520	9,673,695,506u	357	+20	9,572,950,464	318	328
338	**Bilbao Bizkaia Kutxa**	Spain	11,118,697,580	4,098,347,440	687	+349	9,146,380,900	331	662
339	**Barclays Bank, Paris**	France	11,085,088,996st	5,729,609,490t	532	+193	9,065,188,842	334	580
340	**Cantonal Bank of Berne**	Switzerland	11,039,984,173s	8,349,232,464	410	+70	10,104,856,832	304	347
341	**Cassa di Risparmio di Padova e Rovigo, Padova**	Italy	10,944,471,279	8,483,195,474	399	+58	8,002,236,732	372	416
342	**Bank Rakyat Indonesia, Jakarta**	Indonesia	10,913,249,898	8,478,983,642	401	+59	4,692,247,457	547	576
343	**Bank of Ikeda, Ltd.**	Japan	10,903,579,090	9,044,254,923	385	+42	9,299,544,915	328	340
344	**Bank of India, Bombay**	India	10,876,189,704u	9,887,798,507	342		9,035,623,006	336	303
345	**Senshu Bank, Ltd., Kishiwada**	Japan	10,857,614,448	9,073,530,218	383	+38	9,423,104,804	323	332
346	**Taipei Bank**	Taiwan	10,843,810,624	N.A.	...		8,770,395,163	345	...
347	**Dime Savings Bank of New York, FSB, Garden City**	United States	10,841,836,000	11,652,230,000	301		8,831,889,000	343	284
348	**Shinwa Bank, Ltd., Sasebo**	Japan	10,826,483,584	9,012,331,959	386	+38	9,393,766,668	325	333
349	**S.G. Warburg & Co., Ltd., London**	United Kingdom	10,765,058,000	9,878,540,000	345		9,948,217,600	307	297
350	**Shawmut Bank NA, Boston**	United States	10,758,564,000	9,236,379,000	377	+27	8,985,225,000	337	462
351	**Chase Manhattan Bank (USA), Wilmington, Del.**	United States	10,706,688,000	9,387,758,000	368	+17	4,553,242,000	563	686
352	**North Pacific Bank, Ltd., Sapporo**	Japan	10,697,051,468	9,070,939,150	384	+32	9,442,590,050	322	330
353	**Crestar Bank, Richmond**	United States	10,678,891,000	10,160,578,000	331		7,612,797,000	383	348
354	**First National Bank of South Africa Ltd., Johannesburg**	South Africa	10,658,133,200s	9,648,114,700	359	+5	9,678,592,300	314	308
355	**Banco Portugues do Atlantico, Oporto**	Portugal	10,634,449,980u	9,279,890,984u	373	+18	9,472,706,812	321	364
356	**Daisan Bank, Ltd., Matsuzaka**	Japan	10,612,601,174	9,205,712,420	378	+22	9,509,589,702	320	323
357	**Forsta Sparbanken, Stockholm**	Sweden	10,562,510,400	8,110,036,900	421	+64	8,978,183,400	338	362
358	**Michinoku Bank, Ltd., Aomori**	Japan	10,514,181,795	8,202,384,227	417	+59	9,293,991,892	329	358
359	**Great American Bank, FSB, San Diego, Calif.**	United States	10,492,357,000	13,346,430,000	269		6,682,556,000	433	299
360	**Citibank (South Dakota) NA, Sioux Falls**	United States	10,460,383,000	11,142,112,000	313		3,772,935,000	663	788
361	**United States National Bank, Portland**	United States	10,454,137,000	9,917,161,000	341		7,575,817,000	385	375
362	**Thai Farmers Bank, Bangkok**	Thailand	10,448,420,656	7,746,549,187	433	+71	8,501,392,746	357	399
363	**Deutsche Bank Berlin**	Germany	10,437,985,369t	5,770,796,490t	529	+166	9,590,670,750	317	482
364	**Lyonnaise de Banque, Lyon**	France	10,434,624,962s	9,636,619,000s	362		8,310,007,864	363	342
365	**Higashi-Nippon Bank, Ltd., Tokyo**	Japan	10,429,643,322	8,384,696,048	407	+42	9,223,421,938	330	349
366	**Comerica Bank-Detroit**	United States	10,412,320,000	10,096,859,000	333		8,175,956,000	368	353
367	**Boatmen's National Bank, St. Louis, Mo.**	United States	10,383,245,000	7,787,150,000	432	+65	7,664,598,000	381	487
368	**Baden-Wuerttembergische Bank, Stuttgart**	Germany	10,348,740,564u	8,592,819,929s	395	+27	9,780,587,431	312	331
369	**Banque Cantonale de St. Gallen**	Switzerland	10,348,218,272	7,665,447,312	435	+66	9,342,158,112	326	384
370	**Ehime Bank, Ltd., Matsuyama**	Japan	10,327,721,044	8,944,410,759	388	+18	9,074,433,436	333	336
371	**Coutts & Co., London**	United Kingdom	10,287,252,480t	7,932,651,930st	426	+55	9,862,849,920	310	350
372	**Krung Thai Bank Ltd., Bangkok**	Thailand	10,277,870,214	8,482,819,800	400	+28	8,923,286,996	339	363
373	**Coast Federal Bank, Los Angeles**	United States	10,247,415,000	11,293,189,000	310		8,708,233,000	347	306
374	**Meridian Bank, Reading, Pa.**	United States	10,199,261,000	10,074,657,000	334		8,006,495,000	371	320
375	**Banco de Sabadell**	Spain	10,182,694,940u	8,158,604,520s	419	+44	8,743,974,240	346	374
376	**Miyazaki Bank, Ltd.**	Japan	10,162,889,664	8,388,444,292	406	+30	8,661,800,094	349	388
377	**Bank of Saga, Ltd.**	Japan	10,143,141,200	8,258,469,529u	414	+37	8,889,440,980	340	361
378	**Bank of the Ryukyus, Ltd., Naha**	Japan	10,137,613,622	8,373,356,981	408	+30	8,798,716,138	344	366
379	**Istituto Bancario Italiano, Milan**	Italy	10,113,515,541t	9,133,123,586t	380	+1	7,654,721,545	382	404
380	**Farmers Bank of China, Taipei**	Taiwan	10,070,998,806	9,272,603,769	375		7,952,337,911	376	435
381	**First Federal of Michigan, Detroit**	United States	9,962,317,000	11,088,251,000	316		3,659,139,000	678	546
382	**Harris Trust & Savings Bank, Chicago**	United States	9,900,399,000	9,793,322,000	350		6,881,758,000	416	395
383	**Caja de Ahorros de Cataluna, Barcelona**	Spain	9,900,138,960	7,813,052,280	430	+47	8,569,710,640	353	383
384	**Manufacturers National Bank, Detroit**	United States	9,883,017,000	8,660,757,000	394	+10	6,812,205,000	423	378
385	**Banco de la Provincia de Buenos Aires**	Argentina	9,878,257,728	4,736,543,184	611	+226	1,944,354,624	951	...
386	**Banco di Sardegna, Sassari**	Italy	9,773,211,699s	N.A.	...		7,343,596,293	398	...
387	**Nedperm Bank Ltd., Johannesburg**	South Africa	9,733,558,000	....	...		8,835,357,000	342	...
388	**Fleet National Bank, Providence, R.I.**	United States	9,724,215,000	9,863,870,000	358		6,781,823,000	428	423
389	**Texas Commerce Bank NA, Houston**	United States	9,673,215,000	11,605,210,000	302		6,781,939,000	427	407
390	**Luzerner Kantonalbank, Lucerne**	Switzerland	9,662,888,592	7,434,288,216	444	+54	8,640,347,968	350	390
391	**Banco Itau, Sao Paulo**	Brazil	9,624,496,412	17,385,615,184	213		2,828,959,300	787	490
392	**ANZ Grindlays Bank, Plc, London**	United Kingdom	9,605,760,000t	....	...		6,395,328,000	445	...
393	**Mellon Bank (East) PSFS, NA, Philadelphia**	United States	9,560,026,000	4,665,743,000	620	+227	8,111,122,000	370	637
394	**Banque Cantonale Vaudoise, Lausanne**	Switzerland	9,555,100,427	7,394,070,434	447	+53	8,206,757,720	367	400
395	**Yamagata Bank, Ltd.**	Japan	9,496,393,232	8,353,339,094	409	+14	8,229,197,754	365	369
396	**Bank of Hawaii, Honolulu**	United States	9,477,948,000	8,003,403,000	424	+28	7,967,380,000	374	379
397	**Nassauische Sparkasse, Wiesbaden**	Germany	9,446,529,948	7,615,586,584	437	+40	8,871,661,312	341	357
398	**Valley National Bank, Phoenix**	United States	9,420,365,000	9,348,843,000	370		8,676,899,000	348	322
399	**Michigan National Bank, Farmington Hills**	United States	9,417,383,000	9,851,495,000	348		7,717,635,000	360	339
400	**Bank of Communications, Taipei**	Taiwan	9,411,550,343	9,756,754,263	353		4,942,864,095	523	427

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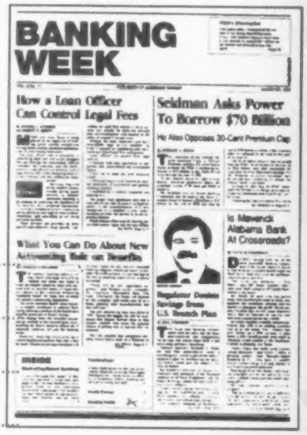
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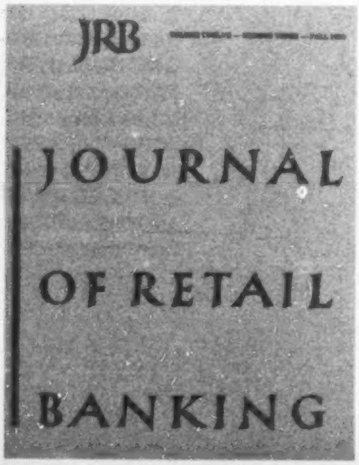
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U.S. and overseas banks ranked by assets on Dec. 31, 1990, or nearest fiscal yearend (holding companies are excluded)

Asset Rank 1990			Assets in US Dollars 12/31/90	Assets in US Dollars 12/31/89	Asset Rank 12/31/89	Gain in Rank	Deposits in U.S. Dollars 12/31/90	Deposit Rank 12/31/90	Deposit Rank 12/31/89
401	**Banca d'America e d'Italia, Milan**	Italy	9,391,536,687t	8,401,232,333t	405	+4	7,114,847,743	406	414
402	**American Express Centurion Bank, Newark**	United States	9,369,644,000	8,754,152,000	393		2,532,359,000	832	740
403	**Tochigi Bank, Ltd., Utsunomiya**	Japan	9,345,576,432	7,194,244,949	452	+49	8,226,871,476	386	405
404	**Boston Safe Deposit & Trust Co.**	United States	9,329,719,000	10,771,670,000	322		6,785,766,000	426	344
405	**Standard Federal Bank, Troy, Mich.**	United States	9,297,253,000	9,638,381,000	361		5,897,087,000	486	419
406	**Northern Trust Co., Chicago**	United States	9,277,940,000	8,501,224,000	398		5,962,563,000	460	475
407	**Midlantic National Bank, Newark, N.J.**	United States	9,213,791,000	9,758,482,000	352		8,132,110,000	389	343
408	**Banca della Svizzera Italiana, Lugano**	Switzerland	9,172,800,000st	7,187,680,800s	454	+46	7,964,656,000	375	424
409	**Stadtsparkasse Munchen, Munich**	Germany	9,146,673,421	7,510,601,468	440	+31	8,504,578,365	356	377
410	**Arab Bank Plc., Amman**	Jordan	9,118,290,480s	9,747,890,880s	354		8,532,547,920	354	294
411	**Wachovia Bank of Georgia, NA, Atlanta**	United States	9,077,046,000	8,469,739,000	402		6,479,114,000	443	421
412	**Banco Espirito Santo e Comercial, Lisbon**	Portugal	9,052,608,970	7,737,983,003	434	+22	7,241,190,970	401	449
413	**Provident National Bank, Philadelphia**	United States	9,019,212,000	8,321,445,000	412		6,314,140,000	447	443
414	**Cassa di Risparmio in Bologna**	Italy	9,016,426,847	7,403,936,654	445	+31	6,910,850,281	413	507
415	**United World Chinese Commercial Bank, Taipei**	Taiwan	8,950,194,668s	8,322,059,356u	411		7,327,709,023	399	389
416	**Banca Popolare di Verona**	Italy	8,880,876,394	6,951,278,571	469	+53	5,617,652,179	486	531
417	**Clydesdale Bank Plc, Glasgow**	United Kingdom	8,866,560,000t	6,986,868,974t	467	+50	7,499,520,000	388	433
418	**First Gibraltar Bank, FSB, Dallas**	United States	8,860,438,000	9,774,756,000	351		7,425,344,000	393	356
419	**Fidelity Bank NA, Philadelphia**	United States	8,853,319,000	9,277,808,000	374		6,622,814,000	436	382
420	**Anchor Savings Bank, FSB, Northport, N.Y.**	United States	8,825,543,000	8,938,276,000	389		7,074,802,000	406	373
421	**Banco Popular de Puerto Rico, San Juan**	United States	8,774,633,000	5,920,480,000	521	+100	7,434,524,000	392	496
422	**Huntington National Bank, Columbus, Ohio**	United States	8,719,521,000	8,842,001,000	392		6,837,531,000	420	396
423	**Cassa di Risparmio di Genova e Imperia, Genoa**	Italy	8,654,991,200u	7,196,232,300	451	+28	6,672,368,800	434	453
424	**Ameritrust Co. NA, Cleveland**	United States	8,650,046,000	8,910,063,000	391		7,193,000,000	403	371
425	**Yorkshire Bank Plc, Leeds**	United Kingdom	8,599,926,170t	6,529,960,360st	485	+60	7,497,426,530	389	436
426	**Kreissparkasse Koeln, Cologne**	Germany	8,533,174,723	7,187,773,394	453	+27	7,981,736,794	373	391
427	**Caja de Ahorros y Monte de Piedad de Zaragoza**	Spain	8,510,151,400	6,708,778,780	477	+50	7,009,873,600	407	458
428	**Banca Catalana, Barcelona**	Spain	8,449,922,720uv	8,059,005,350tu	423		7,457,676,660	390	365
429	**Banco Atlantico, Barcelona**	Spain	8,446,784,720tu	7,326,779,350tu	450	+21	6,666,409,040	435	401
430	**Commercial Bank of Greece, Athens**	Greece	8,445,918,989u	7,148,769,043u	455	+25	7,276,776,767	400	403
431	**Bank of Baroda**	India	8,440,583,012s	8,511,790,000s	397		7,572,930,686	386	354
432	**Caja de Ahorros de Galicia, La Coruna**	Spain	8,433,762,020	6,312,573,300	495	+63	6,802,671,460	424	486
433	**Bank of Tokyo Trust Co., New York**	United States	8,423,063,000t	7,824,057,000t	429		4,734,789,000	542	437
434	**Malayan Banking Berhad, Kuala Lumpur**	Malaysia	8,413,752,024u	10,397,157,620s	329		6,879,920,499	417	309
435	**Ulster Bank Ltd., Belfast**	United Kingdom	8,394,735,360st	6,180,759,410st	503	+68	7,531,952,640	387	456
436	**Hanshin Bank, Ltd., Kobe**	Japan	8,389,341,008	7,033,894,316	466	+30	7,396,724,588	394	409
437	**AN-HYP N.V., Antwerp**	Belgium	8,371,156,674s	6,608,402,751u	482	+45	7,239,854,153	402	448
438	**Sunbelt Savings, FSB, Dallas**	United States	8,354,072,000	9,108,052,000	382		4,341,038,000	592	605
439	**Biwako Bank, Ltd., Otsu**	Japan	8,345,170,182	6,675,641,382	478	+39	7,446,522,588	391	430
440	**Bank Dagang Negara, Jakarta**	Indonesia	8,342,678,477s	6,726,303,714s	476	+36	3,204,683,971	729	549
441	**Hongkong Bank of Canada, Vancouver**	Canada	8,226,524,656t	5,229,721,692t	571	+130	7,390,551,632	395	528
442	**Credit Suisse (Luxembourg)**	Luxembourg	8,210,029,589t	6,561,771,265t	484	+42	7,781,653,941	378	417
443	**Bank of Kansai, Ltd., Osaka**	Japan	8,198,123,802	7,059,245,275	461	+18	7,008,527,836	408	429
444	**Bank of California NA, San Francisco**	United States	8,165,324,000t	7,586,854,000t	436		5,935,470,000	463	470
445	**Banca San Paolo di Brescia**	Italy	8,164,835,000s	6,787,201,287s	473	+28	6,080,385,000	454	491
446	**Niigata Chuo Bank, Ltd.**	Japan	8,155,991,167	5,998,762,650	516	+70	7,382,496,989	396	472
447	**National City Bank, Cleveland**	United States	8,154,138,000	8,173,174,000	418		5,260,901,000	509	457
448	**National Bank of Egypt, Cairo**	Egypt	8,070,468,000s	7,064,186,000u	459	+11	6,813,492,000	422	438
449	**Hambros Bank Ltd., London**	United Kingdom	8,068,213,884s	5,423,480,000u	556	+107	6,937,415,204	411	479
450	**United Mizrahi Bank Ltd., Tel-Aviv**	Israel	8,042,213,851s	7,401,679,490s	446		7,001,167,443	409	406
451	**Signet Bank/Virginia, Richmond**	United States	7,989,676,000	8,933,440,000	390		5,626,643,000	484	476
452	**Saudi American Bank, Riyadh**	Saudi Arabia	7,964,008,500	7,060,912,278s	460	+8	6,962,765,540	410	460
453	**West LB International, Luxembourg**	Luxembourg	7,956,635,362t	7,058,673,830t	462	+9	6,210,116,259	449	426
454	**Banco Totta & Acores, Lisbon**	Portugal	7,935,005,000	5,519,641,133	547	+93	4,846,530,000	531	617
455	**Household Bank, FSB, Newport Beach, Calif.**	United States	7,887,017,000	7,051,505,000	463	+8	5,030,077,000	518	646
456	**Canara Bank, Bangalore**	India	7,805,314,351	N.A.			6,490,500,169	442	
457	**Bank of Okinawa, Ltd., Naha**	Japan	7,802,578,288	6,575,250,124	483	+26	6,835,060,060	421	441
458	**Sparbanken Alfa, Jonkoping**	Sweden	7,784,654,700				6,913,354,500	412	
459	**Kyushu Bank, Ltd., Sasebo**	Japan	7,762,092,514	6,642,316,020	479	+20	7,146,126,824	404	420
460	**Landesbank Saar-Girozentrale, Saarbrucken**	Germany	7,735,626,261u	6,191,510,740u	502	+42	3,121,849,698	743	843
461	**Security Pacific Bank Washington, Seattle**	United States	7,724,120,000	7,983,175,000	425		6,512,827,000	439	402
462	**Society National Bank, Cleveland**	United States	7,659,331,000	8,098,899,000	422		5,653,381,000	482	415
463	**AmSouth Bank NA, Birmingham, Ala.**	United States	7,659,040,000	7,535,780,000	439		6,143,236,000	452	439
464	**Barclays Bank, Madrid**	Spain	7,640,778,960t	5,862,327,350t	524	+60	6,899,886,700	414	468
465	**Shimizu Bank, Ltd.**	Japan	7,622,494,492	5,819,142,521	527	+62	6,733,721,130	430	480
466	**Mie Bank, Ltd., Yokkaichi**	Japan	7,613,260,520	6,062,124,325	512	+46	6,741,852,432	429	459
467	**Sparkasse in Bremen**	Germany	7,582,934,872u	6,168,119,271u	504	+37	5,859,676,250	469	510
468	**Banque Misr, Cairo**	Egypt	7,563,854,870	6,129,367,726u	507	+39	6,496,018,590	441	471
469	**Banco Pinto & Sotto Mayor, Lisbon**	Portugal	7,536,132,101s	6,376,601,080s	491	+22	6,276,170,509	448	495
470	**Thurgauer Kantonalbank, Weinfelden**	Switzerland	7,508,306,848u	5,746,678,473u	530	+60	6,700,534,400	432	485
471	**Union de Banques Arabes et Francaises, Paris (w)**	France	7,501,434,759s	7,834,028,027s	428		5,749,734,910	478	386
472	**Ljubljanska Banka, Ljubljana (#)**	Yugoslavia	7,485,840,000s	7,110,776,220s	442		4,211,600,000	611	559
473	**Credit Foncier Vaudois, Lausanne**	Switzerland	7,449,023,940	5,714,724,042	534	+61	6,702,966,368	431	483
474	**Banco Pastor, La Coruna**	Spain	7,419,351,220	6,357,876,380	492	+18	6,866,069,520	418	445
475	**BFG Luxembourg**	Luxembourg	7,406,543,510t	7,113,782,101t	457		6,442,996,154	444	413
476	**Central Bank of India, Bombay**	India	7,395,724,800	N.A.			6,598,246,800	438	
477	**Caja de Ahorros Provincial de Guipuzcoa, San Sebastian**	Spain	7,382,772,600	3,887,517,480	718	+241	5,968,120,360	458	711
478	**Caja de Ahorros de Valencia**	Spain	7,382,772,600	5,942,141,810	520	+42	5,968,120,360	459	489
479	**Siam Commercial Bank Ltd., Bangkok**	Thailand	7,331,468,600	5,251,947,870	570	+91	5,809,087,250	473	540
480	**Danske Bank International, Luxembourg**	Luxembourg	7,222,810,479t	2,213,660,555t			6,615,768,831	437	914
481	**Connecticut Bank & Trust Co. NA, Hartford**	United States	7,208,267,000	9,720,404,000	355		6,860,236,000	419	318
482	**First National Bank of Maryland, Baltimore**	United States	7,198,018,000t	6,287,818,000t	497	+15	5,544,178,000	492	514
483	**Sanwa Bank California, San Francisco**	United States	7,111,664,000t	6,898,837,000t	471		5,241,100,000	510	455
484	**Banca Popolare dell'Emilia, Modena**	Italy	7,093,962,561	5,690,147,283	536	+52	4,668,263,260	552	596
485	**National Westminster Bank NJ, Jersey City**	United States	7,068,820,000t	5,056,437,000	581	+96	6,165,963,000	450	560
486	**Greenwood Trust Co., New Castle, Del.**	United States	7,055,746,000	7,050,646,000	464		4,815,684,000	533	461
487	**Pacific First Bank, FSB, Tacoma, Wash.**	United States	7,040,547,000	5,667,474,000	538	+51	4,803,885,000	535	697
488	**Berliner Commerzbank, Berlin**	Germany	6,956,104,045t	5,067,043,441t	580	+92	6,496,970,294	440	517
489	**Peoples Bank, Bridgeport, Conn.**	United States	6,917,710,000	7,037,923,000	465		5,720,680,000	479	452
490	**South Carolina National Bank, Columbia**	United States	6,915,597,000	6,068,610,000	511	+21	5,020,752,000	519	519
491	**Motherwell District Municipal Bank Ltd.**	United Kingdom	6,912,565,636s	6,245,536,560	500	+9	6,793,297,848	425	418
492	**Commercial Bank of Kuwait ($)**	Kuwait	6,904,428,190	6,340,857,350	470		6,355,326,120	446	410
493	**Banco San Geminiano e San Prospero, Modena**	Italy	6,850,825,932	5,206,357,967	573	+80	4,704,157,683	545	620
494	**First City Texas-Houston NA**	United States	6,823,819,000	7,504,343,000	441		4,113,118,000	624	505
495	**International Commercial Bank of China, Taipei**	Taiwan	6,817,334,030u	7,447,288,784u	443		4,886,814,171	530	490
496	**Habib Bank Ltd., Karachi**	Pakistan	6,798,947,100s	6,012,963,800s	514	+18	5,551,288,668	491	492
497	**Kagawa Bank, Ltd., Takamatsu**	Japan	6,766,929,282	5,623,221,304	541	+44	6,001,605,162	456	493
498	**Caja de Ahorros de Alicante y Murcia, Alicante**	Spain	6,762,235,040	5,360,880,360	563	+65	5,779,065,754	475	555
499	**Trust Company Bank, Atlanta**	United States	6,732,803,000	6,280,287,000	498		4,258,126,000	604	613
500	**Citibank, FSB, San Francisco**	United States	6,728,237,000	7,393,077,000	448		4,764,337,000	538	497

Data Source: Compiled by **American Banker** from its survey of the world's 1,200 largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1990 and Dec. 31, 1989. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1990, Sept. 30, 1990, and March 31, 1991; Canadian bank data are for fiscal yearend Oct. 31, 1990, and all Japanese and Indian bank data are for fiscal yearend March 31, 1991. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. **(h)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(p)**— A subsidiary of the $231.4 billion-asset ABN Amro Holding N.V., Amsterdam, Netherlands, the 17th largest banking company in the world. **(e)**— A subsidiary of the $185.6 billion-asset Compagnie Financiere de Paribas, Paris, the 25th largest banking company in the world. **(t)**— Consolidated data. **(f)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(s)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(w)**— All data for 1989 have been revised to place the bank on a consolidated basis. Data for 1989 were reported on an unconsolidated basis last year. **($)**— Due to the *Gulf War*, data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(#)**— Data for 1990 are not available. The data shown are for 1989 and 1988, respectively. **(u)**— Revised. **(★)**— Rank bank would have had, if revised data had been used. **N.A.**— Not available.

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Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order within nations

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Argentina	
385	Banco de la Provincia de Buenos Aires	9,878,257,728
	Australia	
64	Westpac Banking Corp., Sydney	77,680,674,400s
72	National Australia Bank, Ltd, Melbourne	68,595,500,400s
75	Australia & New Zealand Banking Group, Ltd., Melbourne	67,916,693,600s
112	Commonwealth Banking Corp., Sydney	45,570,888,000s
117	Commonwealth Bank of Australia, Sydney	44,237,952,000st
242	State Bank of Victoria, Melbourne	16,726,089,600s
252	Commonwealth Savings Bank of Australia, Sydney	16,155,928,800t
287	State Bank of New South Wales, Sydney	3,601,728,800s
	Austria	
96	Creditanstalt-Bankverein, Vienna	54,007,413,630
145	Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna	29,203,398,642s
159	Oesterreichische Laenderbank, Vienna	26,967,613,607s
182	Zentralsparkasse und Kommerzialbank, Vienna	24,208,971,383
229	Bank fuer Arbeit und Wirtschaft, Vienna	18,229,158,885u
230	Oesterreichische Postsparkasse, Vienna	18,132,241,500s
239	Raiffeisen Zentralbank Oesterreich AG, Vienna	17,045,980,770u
263	Erste Oesterreichische Spar-Casse, Vienna	15,283,732,949
	Bahrain	
209	Arab Banking Corp., Manama	20,549,000,000s
	Belgium	
67	Generale Bank, Brussels	75,416,559,400s
80	Banque Bruxelles Lambert, Brussels	63,309,578,825s
94	Kredietbank N.V., Brussels	54,761,436,800s
104	ASLK-CGER Bank, Brussels	51,220,658,898
199	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	21,816,928,284
219	C.O.B.-Caisse d'Epargne Privee, Brussels	18,862,039,740s
236	Societe Nationale de Credit a l'Industrie, Brussels	17,547,963,101
294	Banque Paribas Belgique, Brussels (q)	13,381,017,900st
305	Credit Lyonnais Belgium, S.A., Brussels	12,940,622,834t
437	AN-HYP N.V., Antwerp	8,371,156,674s
	Brazil	
66	Banco do Brasil, Brasilia	75,767,325,246s
282	Banco do Estado de Sao Paulo	13,921,942,036s
302	Banco Bradesco S.A., Osasco	13,004,419,524
391	Banco Itau, Sao Paulo	9,624,496,412
	Canada	
51	Royal Bank of Canada, Montreal	98,927,257,456s
56	Canadian Imperial Bank of Commerce, Toronto	89,893,856,072s
71	Bank of Montreal	71,786,110,824s
73	Bank of Nova Scotia, Toronto	68,079,661,640s
102	Toronto Dominion Bank	51,267,050,384
147	National Bank of Canada, Montreal	28,907,390,496s
441	Hongkong Bank of Canada, Vancouver	8,226,524,656t
	Denmark	
83	Danske Bank, Copenhagen	61,879,150,510s
107	Unibank, Copenhagen	50,487,653,150u
281	Sparekassen Bikuben, Copenhagen	13,929,788,610
333	Jyske Bank, Silkeborg	11,250,260,000s
	Egypt	
448	National Bank of Egypt, Cairo	8,070,468,000s
468	Banque Misr, Cairo	7,563,854,870
	Finland	
113	Kansallis-Osake Pankki, Helsinki	45,136,583,910s
125	Union Bank of Finland, Ltd., Helsinki	37,995,319,800s
170	Skopbank, Helsinki	25,653,223,320s
175	Postipankki, Helsinki	25,031,161,410u
267	Osuuspankkien Keskuspankki Oy, Helsinki	15,006,461,280s
	France	
7	Credit Agricole Mutuel, Paris	305,205,855,320s
8	Banque Nationale de Paris	291,872,593,200s
10	Credit Lyonnais, Paris	287,330,254,000s
18	Societe Generale, Paris	219,983,122,800s
43	Banque Paribas, Paris (q)	111,555,200,000s
62	Groupe Des Banques Populaires, Paris	78,507,561,200u
74	Banque Indosuez, Paris	68,002,003,432s
91	Credit Commercial de France, Paris	55,674,602,734s
116	Banque Francaise du Commerce Exterieur, Paris	44,588,540,183s
152	Caisse Centrale des Banques Populaires, Paris	28,004,198,975
162	Credit du Nord, Paris (q)	26,599,667,912st
248	Credit Industriel et Commercial, Paris (h)	16,458,202,749
250	Societe Generale Alsacienne de Banque, Strasbourg	16,251,376,266st
268	Banque Regionale d'Escompte et de Depots, Paris	14,827,807,200s
278	Banque Worms, Paris	14,108,786,800s
309	Credit Industriel d'Alsace et de Lorraine, Strasbourg	12,451,791,228s
339	Barclays Bank, Paris	11,085,088,996st
364	Lyonnaise de Banque, Lyon	10,434,624,962s
471	Union de Banques Arabes et Francaises, Paris (w)	7,501,434,759s
	Germany	
11	Deutsche Bank, AG, Frankfurt	266,286,358,959s
22	Dresdner Bank, Frankfurt	186,935,643,693s
29	Commerzbank, Frankfurt	144,165,990,896s
31	Bayerische Vereinsbank, Munich	137,747,100,000s
33	Deutsche Genossenschaftsbank, Frankfurt	136,453,080,611s
34	Westdeutsche Landesbank Girozentrale, Duesseldorf	135,824,394,000s
40	Bayerische Hypotheken-und Wechsel-Bank, Munich	116,410,504,469s
47	Bayerische Landesbank Girozentrale, Munich	103,722,030,945s
59	Norddeutsche Landesbank Girozentrale, Hannover	82,144,808,064s
79	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	63,509,613,051s
	Germany (continued)	
85	Sudwestdeutsche Landesbank, Stuttgart	58,974,227,883s
87	Hessische Landesbank-Girozentrale, Frankfurt	58,102,585,205s
121	Bank fuer Gemeinwirtschaft, Frankfurt	40,120,997,937s
134	Hamburgische Landesbank-Girozentrale, Hamburg	34,080,525,810
137	Landesbank Rheinland-Pfalz Girozentrale, Mainz	33,048,600,000s
138	Deutsche Siedlungs und Landesrentenbank, Bonn	33,007,557,722
165	Landesbank Schleswig-Holstein Girozentrale, Kiel	26,424,891,210s
169	Berliner Handels und-Frankfurter Bank, Frankfurt	25,748,651,068s
172	Berliner Bank, Berlin	25,365,079,035s
192	Bremer Landesbank, Bremen	22,965,721,677t
197	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	22,378,050,000s
207	Landesbank Berlin-Girozentrale, Berlin	20,734,254,783
212	Westfalenbank, Bochum	19,590,941,702st
213	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	19,483,159,221
215	Hamburger Sparkasse, Hamburg	19,463,392,247
259	Landesgirokasse, Stuttgart	15,724,309,800
270	Vereins-und Westbank, Hamburg	14,678,827,329st
275	Genossenschaftliche Zentralbank, AG, Stuttgart	14,300,607,269
318	Frankfurter Sparkasse, Frankfurt	12,067,529,136
323	Stadtsparkasse Koeln, Cologne	11,728,616,985
363	Deutsche Bank Berlin	10,437,985,369t
368	Baden-Wuerttembergische Bank, Stuttgart	10,348,740,564u
397	Nassauische Sparkasse, Wiesbaden	9,446,529,948
409	Stadtsparkasse Munchen, Munich	9,146,673,421
426	Kreissparkasse Koeln, Cologne	8,533,174,723
460	Landesbank Saar-Girozentrale, Saarbrucken	7,735,626,261u
467	Sparkasse in Bremen	7,582,934,872u
488	Berliner Commerzbank, Berlin	6,956,104,045t
	Greece	
148	National Bank of Greece, Athens	28,876,952,600u
430	Commercial Bank of Greece, Athens	8,445,918,989u
	Hong Kong	
28	Hongkong and Shanghai Banking Corp., Hong Kong	148,488,419,200s
153	Hang Seng Bank Ltd., Hong Kong	27,611,972,400st
	India	
108	State Bank of India, Bombay	48,549,924,000s
344	Bank of India, Bombay	10,876,189,704u
431	Bank of Baroda	8,440,583,012s
456	Canara Bank, Bangalore	7,805,314,351
476	Central Bank of India, Bombay	7,395,724,800
	Indonesia	
322	Bank Negara Indonesia 1946, Jakarta	11,811,333,214
342	Bank Rakyat Indonesia, Jakarta	10,913,249,898
440	Bank Dagang Negara, Jakarta	8,342,678,477s
	Iran	
63	Bank Melli Iran, Tehran	78,262,534,000
92	Bank Saderat Iran, Tehran	55,144,573,697s
	Iraq	
114	Rafidain Bank, Baghdad	45,092,559,700
	Ireland	
151	Allied Irish Banks Plc., Dublin	28,035,490,000s
188	Bank of Ireland, Dublin	23,264,731,000s
	Israel	
128	Bank Hapoalim, Tel-Aviv	36,144,187,526s
142	Bank Leumi le-Israel, Tel-Aviv	30,608,107,130st
240	Israel Discount Bank, Ltd., Tel-Aviv	16,791,258,564s
450	United Mizrahi Bank Ltd., Tel-Aviv	8,042,213,851s
	Italy	
32	Banca Nazionale del Lavoro, Rome	137,713,846,000s
36	Istituto Bancario San Paolo di Torino, Turin	133,486,857,257s
50	Cassa di Risparmio delle Provincie Lombarde, Milan	99,946,273,000s
53	Monte dei Paschi di Siena	97,934,648,361s
55	Banca Commerciale Italiana, Milan	92,846,636,300s
58	Credito Italiano, Milan	82,564,177,500s
68	Banco di Napoli, Naples	73,505,514,374
84	Banco di Roma, Rome	61,819,465,000s
120	Banco di Sicilia, Palermo	40,432,489,992u
133	Banca Popolare di Novara	34,712,301,500s
140	Banca Popolare di Milano, Milan	31,687,687,381s
149	Banca Nazionale dell'Agricoltura, Rome	28,479,915,966u
166	Banco Ambrosiano Veneto, Milan	26,044,029,390s
168	Banco di Santo Spirito, Rome	25,832,181,881st
174	Cassa di Risparmio di Torino, Turin	25,068,726,625u
191	Credito Romagnolo, Bologna	23,106,783,138s
233	Banca Toscana, Florence	17,807,514,892t
241	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	16,734,691,518u
283	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	13,794,653,388
306	Banco Lariano, Como	12,670,149,764t
312	Banca Provinciale Lombarda, Bergamo	12,346,184,541t
314	Banca Popolare di Bergamo	12,235,295,141u
319	Cassa di Risparmio di Firenze, Florence	11,962,649,056
341	Cassa di Risparmio di Padova e Rovigo, Padova	10,944,471,279
379	Istituto Bancario Italiano, Milan	10,113,515,541t
386	Banco di Sardegna, Sassari	9,773,211,699s
401	Banca d'America e d'Italia, Milan	9,391,536,687t
414	Cassa di Risparmio in Bologna	9,016,426,847
416	Banca Popolare di Verona	8,880,876,394
423	Cassa di Risparmio di Genova e Imperia, Genoa	8,654,991,200u
445	Banca San Paolo di Brescia	8,164,835,000s
484	Banca Popolare dell'Emilia, Modena	7,093,962,561
493	Banco San Geminiano e San Prospero, Modena	6,850,825,932

Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order within nations

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Japan	
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	428,167,138,042s
2	Sumitomo Bank Ltd., Osaka	409,160,813,636s
3	Mitsui Taiyo Kobe Bank, Ltd., Tokyo	408,754,426,386s
4	Sanwa Bank Ltd., Osaka	402,698,761,938s
5	Fuji Bank, Ltd., Tokyo	399,545,460,096s
6	Mitsubishi Bank Ltd., Tokyo	391,528,117,262s
9	Industrial Bank of Japan, Ltd., Tokyo	290,067,480,950s
13	Tokai Bank Ltd., Nagoya	249,751,219,342s
14	Norinchukin Bank, Tokyo	249,666,548,514
15	Mitsubishi Trust & Banking Corp., Tokyo	237,695,564,610u
17	Bank of Tokyo, Ltd.	223,184,576,804s
19	Sumitomo Trust & Banking Co., Ltd., Osaka	218,916,041,638u
20	Mitsui Trust & Banking Co., Ltd., Tokyo	210,934,667,188u
21	Long-Term Credit Bank of Japan Ltd., Tokyo	200,678,534,321u
24	Yasuda Trust & Banking Co. Ltd., Tokyo	175,552,377,192u
25	Daiwa Bank, Ltd., Osaka	171,238,796,178u
30	Toyo Trust & Banking Co. Ltd., Tokyo	141,744,450,966u
36	Nippon Credit Bank, Ltd., Tokyo	128,321,129,734s
44	Kyowa Bank, Ltd., Tokyo	111,546,886,854
46	Saitama Bank Ltd., Urawa	105,634,996,346
49	Shoko Chukin Bank, Tokyo	102,672,847,684
52	Bank of Yokohama, Ltd.	98,403,216,962s
57	Zenshinren Bank, Tokyo	84,502,574,786
60	Chuo Trust & Banking Co., Ltd., Tokyo	81,135,290,938u
65	Hokkaido Takushoku Bank, Ltd., Sapporo	77,385,807,440s
81	Chiba Bank, Ltd.	62,646,026,280
89	Hokuriku Bank Ltd., Toyama	56,305,979,682s
97	Shizuoka Bank Ltd.	53,949,616,576u
101	Joyo Bank, Ltd., Mito	51,607,011,946
110	Bank of Fukuoka, Ltd.	47,189,025,868
111	Ashikaga Bank, Ltd., Utsunomiya	46,014,917,080
115	Hiroshima Bank, Ltd.	44,936,683,670
123	Hachijuni Bank, Ltd., Nagano	39,586,080,648
127	Gunma Bank, Ltd., Maebashi	36,742,714,444
141	Chugoku Bank, Ltd., Okayama	31,108,718,118u
143	Hyogo Bank, Ltd., Kobe	29,932,354,192
144	Yamaguchi Bank, Ltd., Shimonoseki	29,688,678,350
146	Nippon Trust Bank, Ltd., Tokyo	29,000,185,430
150	77 Bank, Ltd., Sendai	28,167,847,430
154	Nishi-Nippon Bank, Ltd., Fukuoka	27,563,406,420
158	Nanto Bank, Ltd., Nara	26,976,714,840
164	Hokkaido Bank, Ltd., Sapporo	26,464,165,368
167	Juroku Bank, Ltd., Gifu	25,855,534,212
171	Bank of Kyoto, Ltd.	25,475,155,746
173	Hyakujushi Bank, Ltd., Tokyo	25,160,973,050u
187	Iyo Bank, Ltd., Matsuyama	23,327,019,420
190	Daishi Bank, Ltd., Niigata	23,119,077,200
195	Shiga Bank, Ltd., Otsu	22,398,628,192
200	Suruga Bank, Ltd., Numazu	21,646,009,676
202	Kiyo Bank, Ltd., Wakayama	21,531,388,908
204	Tokyo Sowa Bank, Ltd.	21,498,621,824
217	Hyakugo Bank, Ltd., Tsu	19,268,382,824
222	Higo Bank, Ltd., Kumamoto	18,753,272,312
223	Fukuoka City Bank, Ltd.	18,717,496,006
225	Ogaki-Kyoritsu Bank, Ltd., Ogaki	18,636,417,748
227	Bank of Kinki, Ltd., Osaka	18,400,595,762
232	H[illegible]u Bank, Ltd., Kanazawa	17,852,618,570
234	Bank of Nagoya, Ltd.	17,687,360,350
236	San-in Godo Bank, Ltd., Matsue	17,581,397,320
245	Tokyo Tomin Bank, Ltd.	16,519,682,618
255	Fukutoku Bank, Ltd., Osaka	15,884,523,356t
257	Kofuku Bank, Ltd., Osaka	15,843,226,586
258	Fukui Bank, Ltd.	15,801,687,940u
260	Toho Bank, Ltd., Fukushima	15,714,641,036
262	Bank of Osaka, Ltd.	15,394,020,170
264	Kagoshima Bank, Ltd.	15,149,355,482
265	Keiyo Bank, Ltd., Chiba	15,133,334,754
271	Musashino Bank, Ltd., Omiya	14,590,145,284
272	Shikoku Bank, Ltd., Kochi	14,548,976,566
284	Chiba Kogyo Bank, Ltd.	13,761,172,206
286	Hiroshima-Sogo Bank, Ltd.	13,657,862,698
288	Aichi Bank, Ltd., Nagoya	13,594,469,844
289	Yamanashi Chuo Bank, Ltd., Kofu	13,576,919,606
297	Awa Bank, Ltd., Tokushima	13,258,838,438
298	Hokuetsu Bank, Ltd., Nagaoka	13,241,110,350
299	Bank of Iwate, Ltd., Morioka	13,226,341,686
301	Oita Bank, Ltd.	13,090,158,384
306	Eighteenth Bank, Ltd., Nagasaki	12,490,284,562
315	Akita Bank, Ltd.	12,208,420,768
321	Towa Bank, Ltd., Maebashi	11,874,190,820
329	Aomori Bank, Ltd.	11,372,106,042
330	Chukyo Bank, Ltd., Nagoya	11,343,358,368
343	Bank of Ikeda, Ltd.	10,903,579,090
345	Senshu Bank, Ltd., Kishiwada	10,857,614,448
346	Shinwa Bank, Ltd., Sasebo	10,826,483,584
352	North Pacific Bank, Ltd., Sapporo	10,697,051,468
356	Daisan Bank, Ltd., Matsuzaka	10,612,601,174
358	Michinoku Bank, Ltd., Aomori	10,514,181,795
365	Higashi-Nippon Bank, Ltd., Tokyo	10,429,643,322
370	Ehime Bank, Ltd., Matsuyama	10,327,721,044
376	Miyazaki Bank, Ltd.	10,162,889,664
377	Bank of Saga, Ltd.	10,143,141,200
378	Bank of the Ryukyus, Ltd., Naha	10,137,613,622
	Japan (continued)	
395	Yamagata Bank, Ltd.	9,496,393,232
403	Tochigi Bank, Ltd., Utsunomiya	9,345,576,432
436	Hanshin Bank, Ltd., Kobe	8,389,341,008
439	Biwako Bank, Ltd., Otsu	8,345,170,182
443	Bank of Kansai, Ltd., Osaka	8,198,123,802
446	Niigata Chuo Bank, Ltd.	8,155,991,167
457	Bank of Okinawa, Ltd., Naha	7,802,578,288
459	Kyushu Bank, Ltd., Sasebo	7,762,092,514
465	Shimizu Bank, Ltd.	7,622,494,492
466	Mie Bank, Ltd., Yokkaichi	7,613,260,520
487	Kagawa Bank, Ltd., Takamatsu	6,766,929,282
	Jordan	
410	Arab Bank Plc., Amman	9,118,290,480s
	Korea	
95	Bank of Seoul	54,225,668,080s
156	Commercial Bank of Korea Ltd., Seoul	27,399,496,520s
157	Korea Exchange Bank, Seoul	27,102,215,830s
177	Cho Hung Bank Ltd., Seoul	24,940,935,410s
178	Korea First Bank, Seoul	24,657,280,214s
183	Hanil Bank Ltd., Seoul	23,976,419,970s
185	Korea Development Bank, Seoul	23,530,756,780
266	Citizens National Bank, Seoul	15,111,469,790
274	Korea Housing Bank, Seoul	14,337,330,140
280	Shinhan Bank, Seoul	13,964,815,700
	Kuwait	
300	National Bank of Kuwait	13,188,365,697s
492	Commercial Bank of Kuwait	6,904,428,190
	Luxembourg	
189	Deutsche Bank Luxembourg	23,232,580,904t
244	Banque Internationale a Luxembourg	16,628,819,462s
249	Banque Generale du Luxembourg	16,386,577,581s
269	Banque et Caisse d'Epargne de l'Etat, Luxembourg	14,739,913,740
290	Commerzbank International, Luxembourg	13,543,607,737t
295	Kredietbank S.A. Luxembourgeoise, Luxembourg	13,292,361,465st
311	Union Bank of Switzerland (Luxembourg)	12,391,296,519v
442	Credit Suisse (Luxembourg)	8,210,029,589t
453	West LB International, Luxembourg	7,956,635,362t
475	BFG Luxembourg	7,406,543,510t
480	Danske Bank International, Luxembourg	7,222,810,479t
	Malaysia	
434	Malayan Banking Berhad, Kuala Lumpur	8,413,752,024u
	Mexico	
198	Banco Nacional de Mexico, Mexico City	22,381,813,950u
226	Bancomer, Mexico City	18,484,390,953u
292	Banca Serfin, Mexico City	13,493,975,004
	Netherlands	
37	Algemene Bank Nederland, Amsterdam	122,042,365,000s
38	Rabobank Nederland, Utrecht	119,728,479,000s
42	Amsterdam-Rotterdam Bank, Amsterdam	112,460,671,000s
48	NMB Postbank Group, N.V., Amsterdam	102,894,395,000s
261	Bank Mees & Hope, Amsterdam	15,644,010,090st
	New Zealand	
327	Bank of New Zealand, Ltd., Wellington	11,489,233,200s
	Norway	
135	Norske Bank, Oslo	33,241,460,000s
184	Christiania Bank og Kreditkasse, Oslo	23,665,190,000
307	Union Bank of Norway, Oslo	12,548,720,000
	Pakistan	
496	Habib Bank Ltd., Karachi	6,798,947,100s
	Portugal	
205	Caixa Geral de Depositos, Lisbon	21,292,329,584u
355	Banco Portugues do Atlantico, Oporto	10,634,449,980u
412	Banco Espirito Santo e Comercial, Lisbon	9,052,808,970
454	Banco Totta & Acores, Lisbon	7,935,005,000
469	Banco Pinto & Sotto Mayor, Lisbon	7,536,132,101s
	Saudi Arabia	
193	National Commercial Bank, Jeddah	22,859,571,283
316	Riyad Bank Ltd., Riyadh	12,179,354,400s
452	Saudi American Bank, Riyadh	7,964,008,500
	Singapore	
216	Development Bank of Singapore Ltd.	19,335,451,392
285	Oversea-Chinese Banking Corp., Ltd., Singapore	13,760,034,048s
291	United Overseas Bank Ltd., Singapore	13,497,908,544s
	South Africa	
304	Standard Bank of South Africa Ltd., Johannesburg	12,981,774,000
334	Bankorp Ltd., Johannesburg	11,187,251,328
354	First National Bank of South Africa Ltd., Johannesburg	10,658,133,200s
387	Nedperm Bank Ltd., Johannesburg	9,733,558,000

Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order within nations

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Spain	
78	Banco Bilbao Vizcaya, Bilbao	63,921,813,120u
86	Caja de Ahorros y de Pensiones de Barcelona	58,862,175,140s
100	Banco Espanol de Credito, Madrid	52,356,379,400s
106	Banco Central, Madrid	50,564,508,420s
126	Banco Santander	37,221,135,960u
130	Banco Hispano-Americano, Madrid	35,109,397,940u
160	Banco Exterior de Espana, Madrid	26,729,056,140s
161	Caja de Madrid	26,662,937,480u
176	Banco Popular Espanol, Madrid	24,965,530,520s
338	Bilbao Bizkaia Kutxa	11,118,697,580
375	Banco de Sabadell	10,182,694,940u
383	Caja de Ahorros de Cataluna, Barcelona	9,900,138,960
427	Caja de Ahorros y Monte de Piedad de Zaragoza	8,510,151,400
428	Banca Catalana, Barcelona	8,449,922,720uv
429	Banco Atlantico, Barcelona	8,446,784,720tu
432	Caja de Ahorros de Galicia, La Coruna	8,433,762,020
464	Barclays Bank, Madrid	7,640,778,980t
474	Banco Pastor, La Coruna	7,419,351,220
477	Caja de Ahorros Provincial de Guipuzcoa, San Sebastian	7,382,772,600
478	Caja de Ahorros de Valencia	7,382,772,600
498	Caja de Ahorros de Alicante y Murcia, Alicante	6,762,236,040
	Sweden	
61	Skandinaviska Enskilda Banken, Stockholm	80,240,118,000s
70	Nordbanken, Stockholm	72,734,787,000s
77	Svenska Handelsbanken, Stockholm	64,720,227,000s
82	Sparbankernas Bank, Stockholm	62,169,657,000s
231	Gota Bank, Stockholm	17,976,509,400
357	Forsta Sparbanken, Stockholm	10,562,510,400
458	Sparbanken Alfa, Jonkoping	7,784,654,700
	Switzerland	
23	Union Bank of Switzerland, Zurich	183,442,672,000s
27	Swiss Bank Corp., Basel	151,260,090,576s
39	Credit Suisse, Zurich	117,345,984,000s
131	Swiss Volksbank, Berne	34,971,104,000
132	Banque Cantonale de Zurich	34,828,171,350
337	Bank Leu, Ltd., Zurich	11,165,359,520
340	Cantonal Bank of Berne	11,039,984,173s
369	Banque Cantonale de St. Gallen	[illegible],348,218,272
380	Luzerner Kantonalbank, Lucerne	9,362,888,592
394	Banque Cantonale Vaudoise, Lausanne	9,555,100,427
408	Banca della Svizzera Italiana, Lugano	9,172,800,000st
470	Thurgauer Kantonalbank, Weinfelden	7,508,306,848u
473	Credit Foncier Vaudois, Lausanne	7,449,023,940

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Taiwan	
136	Taiwan Cooperative Bank, Taipei	33,236,059,676
166	Bank of Taiwan, Taipei	27,239,843,141
180	First Commercial Bank, Taipei	24,409,921,470
181	Hua Nan Commercial Bank, Ltd., Taipei	24,243,611,706
194	Chang Hwa Commercial Bank, Ltd., Taichung	22,405,305,762u
218	Land Bank of Taiwan, Taipei	19,021,123,696
346	Taipei Bank	10,843,810,624
360	Farmers Bank of China, Taipei	10,070,998,806
400	Bank of Communications, Taipei	9,411,550,343
415	United World Chinese Commercial Bank, Taipei	8,950,194,688s
495	International Commercial Bank of China, Taipei	6,817,334,030u
	Thailand	
208	Bangkok Bank, Ltd.	20,563,732,415
362	Thai Farmers Bank, Bangkok	10,448,420,656
372	Krung Thai Bank Ltd., Bangkok	10,277,870,214
479	Siam Commercial Bank Ltd., Bangkok	7,331,468,600
	Turkey	
336	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	11,170,460,370
	United Kingdom	
12	Barclays Bank Plc, London	258,983,040,000s
16	National Westminster Bank Plc, London	232,512,000,000s
41	Midland Bank Plc, London	114,501,120,000s
46	Lloyds Bank Plc, London	105,987,840,000s
90	Royal Bank of Scotland Plc., Edinburgh	56,279,520,000s
105	TSB Bank, Plc., London	50,744,960,000s
118	Standard Chartered Bank, London	42,509,952,000
122	Bank of Scotland, Edinburgh	39,992,312,000s
206	Hill, Samuel Bank, Ltd., London	21,071,040,000t
237	Kleinwort, Benson, Lonsdale Plc, London	17,326,755,840s
310	Morgan Grenfell & Co. Ltd., London	12,425,051,520st
349	S.G. Warburg & Co., Ltd., London	10,765,058,000
371	Coutts & Co., London	10,287,252,480t
392	ANZ Grindlays Bank, Plc, London	9,605,760,000t
417	Clydesdale Bank Plc, Glasgow	8,866,560,000t
42[illegible]	Yorkshire Bank Plc, Leeds	8,599,926,170t
435	Ulster Bank Ltd., Belfast	8,394,735,360st
449	Hambros Bank Ltd., London	8,068,213,884s
491	Motherwell District Municipal Bank Ltd.	6,912,565,636s
	Yugoslavia	
326	Beogradska Banka, Belgrade	11,492,608,800u
472	Ljubljanska Banka, Ljubljana	7,485,840,000s

Assets of Banks in Top 500 by Country

Dollar amounts in millions

	Total Assets 12/31/90	Total Assets 12/31/89	Banks in Top 500 12/31/90	Banks in Top 500 12/31/89
Argentina	9,878	0	1 (0)	0 (0)
Australia	290,092	306,648	8 (2)	9 (1)
Austria	203,079	172,123	8 (0)	8 (0)
Bahrain	20,549	31,595	1 (0)	2 (0)
Belgium	311,306	270,886	10 (2)	9 (0)
Brazil	112,318	177,880	4 (0)	6 (0)
Canada	408,861	377,648	7 (1)	6 (0)
Denmark	137,547	116,050	4 (0)	4 (0)
Egypt	15,634	7,084	2 (0)	1 (0)
Finland	148,823	127,979	5 (0)	5 (0)
France	1,566,507	1,242,670	19 (3)	20 (3)
Germany	1,896,746	1,477,627	38 (5)	37 (3)
Greece	37,323	33,123	2 (0)	2 (0)
Hong Kong	148,488	132,835	2 (1)	2 (1)
India	83,068	18,400	5 (0)	2 (0)
Indonesia	31,067	24,599	3 (0)	3 (0)
Iran	133,407	113,361	2 (0)	2 (0)
Iraq	45,093	45,093	1 (0)	1 (0)
Ireland	51,300	46,393	2 (0)	2 (0)
Israel	91,586	87,707	4 (0)	4 (0)
Italy	1,113,456	929,871	33 (6)	30 (5)
Japan	7,134,179	6,360,874	104 (1)	101 (0)
Jordan	9,118	9,748	1 (0)	1 (0)
Korea (South)	249,246	228,062	10 (0)	11 (0)
Kuwait	20,093	26,715	2 (0)	3 (0)
Luxembourg	60,147	48,572	11 (7)	11 (7)
Malaysia	8,414	10,397	1 (0)	1 (0)
Mexico	54,380	40,433	3 (0)	3 (0)
Netherlands	457,128	359,781	5 (1)	6 (2)
New Zealand	11,480	10,422	1 (0)	1 (0)
Norway	89,455	56,751	3 (0)	4 (0)
Pakistan	6,799	0	1 (0)	0 (0)
Portugal	56,451	41,129	5 (0)	4 (0)
Saudi Arabia	43,003	41,215	3 (0)	3 (0)
Singapore	46,593	42,232	3 (0)	4 (0)
South Africa	44,561	29,380	4 (0)	3 (0)
Spain	461,981	353,108	21 (2)	18 (2)
Sweden	316,188	227,046	7 (0)	7 (0)
Switzerland	588,577	424,989	13 (1)	11 (0)
Taiwan	196,650	205,203	11 (0)	11 (0)
Thailand	48,621	32,344	4 (0)	3 (0)
Turkey	11,170	9,565	1 (0)	1 (0)
United Arab Emirates	0	6,280	0 (0)	1 (0)
United Kingdom	944,583	771,826	19 (7)	17 (6)
United States	1,842,441	1,939,413	104 (8)	119 (7)
Yugoslavia	18,978	7,486	2 (0)	1 (0)
Totals for Top 500	**19,556,333**	**17,822,290**	**500 (47)**	**500 (37)**
Totals for Foreign Banks in Top 500	**17,713,892**	**15,882,877**	**396 (39)**	**381 (30)**
Totals for U.S. Banks in Top 500	**1,842,441**	**1,939,413**	**104 (8)**	**119 (7)**

Total Assets — Excludes the assets of banks whose figures appear in the consolidated data of parent bank. **Banks in Top 500** — Figures in parentheses are the number of banks whose figures also appear in the assets reported by their parent banks. Therefore, the assets of these banks are not included in the asset total.

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United States Banks in the Top 500

Listed geographically in asset-size order within states

Rank 12/90		12/31/90 AAssets (U.S. Dollars)
	Alabama	
463	AmSouth Bank NA, Birmingham	7,659,040,000
	Arizona	
396	Valley National Bank, Phoenix	9,420,366,000
	California	
54	Bank of America NT&SA, San Francisco	94,753,000,000
93	Security Pacific National Bank, Los Angeles	55,032,892,000
98	Wells Fargo Bank NA, San Francisco	53,659,386,000
103	Home Savings of America, FA, Irwindale	51,253,405,000
124	Great Western Bank, FSB, Beverly Hills	39,230,339,000
186	Glendale Federal Bank, FSB	23,439,196,000
196	World Savings, FS&LA, Oakland	22,042,045,000
203	California Federal Bank, FSB, Los Angeles	21,504,990,000
211	First Nationwide Bank, FSB, San Francisco	20,429,452,000
221	First Interstate Bank of California, Los Angeles	18,796,070,000
229	Homefed Bank, FSB, San Diego	18,260,756,000
246	American Savings Bank, FA, Irvine	16,490,794,000
254	Union Bank, San Francisco	15,952,487,000r
359	Great American Bank, FSB, San Diego	10,492,357,000
373	Coast Federal Bank, Los Angeles	10,247,415,000
444	Bank of California NA, San Francisco	8,165,324,000r
455	Household Bank, FSB, Newport Beach	7,887,017,000
483	Sanwa Bank California, San Francisco	7,111,664,000r
500	Citibank, FSB, San Francisco	6,728,237,000
	Connecticut	
320	Connecticut National Bank, Hartford	11,948,014,000
461	Connecticut Bank & Trust Co. NA, Hartford	7,208,267,000
489	Peoples Bank, Bridgeport	6,917,710,000
	Delaware	
351	Chase Manhattan Bank (USA), Wilmington	10,706,888,000
402	American Express Centurion Bank, Newark	9,369,644,000
486	Greenwood Trust Co., New Castle	7,055,746,000
	Florida	
243	First Union National Bank of Florida, Jacksonville	16,673,005,000
303	Southeast Bank NA, Miami	12,991,969,000
317	NCNB National Bank of Florida, Tampa	12,094,047,000
	Georgia	
296	Citizens & Southern National Bank, Atlanta	13,265,250,000
411	Wachovia Bank of Georgia, NA, Atlanta	9,077,046,000
499	Trust Company Bank, Atlanta	6,732,803,000
	Hawaii	
398	Bank of Hawaii, Honolulu	9,477,948,000
	Illinois	
129	First National Bank, Chicago	35,225,713,000
163	Continental Bank NA, Chicago	26,469,000,000
382	Harris Trust & Savings Bank, Chicago	9,900,399,000
406	Northern Trust Co., Chicago	9,277,940,000
	Maryland	
277	Maryland National Bank, Baltimore	14,217,468,000
462	First National Bank of Maryland, Baltimore	7,198,018,000r
	Massachusetts	
179	First National Bank, Boston	24,631,115,000
293	Bank of New England NA, Boston	13,425,123,000
324	State Street Bank & Trust Co., Boston	11,685,750,000
350	Shawmut Bank NA, Boston	10,758,564,000
404	Boston Safe Deposit & Trust Co.	9,329,719,000
	Michigan	
201	NBD Bank, NA, Detroit	21,607,168,000
366	Comerica Bank-Detroit	10,412,320,000
381	First Federal of Michigan, Detroit	9,962,317,000
384	Manufacturers National Bank, Detroit	9,883,017,000
399	Michigan National Bank, Farmington Hills	9,417,383,000
405	Standard Federal Bank, Troy	9,297,253,000
	Minnesota	
326	First Bank NA, Minneapolis	11,454,165,000
332	Norwest Bank Minnesota NA, Minneapolis	11,262,692,000

Rank 12/90		12/31/90 Assets (U.S. Dollars)
	Missouri	
367	Boatmen's National Bank, St. Louis	10,383,245,000
	New Jersey	
325	First Fidelity Bank NA, Newark	11,538,874,000
407	Midlantic National Bank, Newark	9,213,791,000
485	National Westminster Bank NJ, Jersey City	7,088,820,000r
	New York	
25	Citibank NA, New York	155,394,000,000
69	Chase Manhattan Bank NA, New York	73,360,000,000
76	Morgan Guaranty Trust Co., New York	67,627,340,000
88	Manufacturers Hanover Trust Co., New York	56,560,000,000
99	Bankers Trust Co., New York	52,939,000,000
109	Chemical Bank, New York	47,539,000,000
119	Bank of New York	41,132,980,000
210	Republic National Bank, New York	20,536,156,000
214	Marine Midland Bank NA, Buffalo	19,470,030,000r
253	National Westminster Bank USA, New York	16,110,778,000r
279	American Express Bank Ltd., New York	13,975,000,000e
331	Goldome, Buffalo	11,310,989,000
335	CrossLand Savings FSB, Brooklyn, New York	11,177,977,000
347	Dime Savings Bank of New York, FSB, Garden City	10,841,836,000
420	Anchor Savings Bank, FSB, Northport	8,825,543,000
433	Bank of Tokyo Trust Co., New York	8,423,063,000r
	North Carolina	
230	NCNB National Bank of North Carolina, Charlotte	18,839,044,000
234	First Union National Bank, Charlotte	18,682,812,000
247	Wachovia Bank of North Carolina, NA, Winston-Salem	16,481,529,000
	Ohio	
422	Huntington National Bank, Columbus	8,719,521,000
434	Ameritrust Co. NA, Cleveland	8,650,046,000
447	National City Bank, Cleveland	8,154,138,000
482	Society National Bank, Cleveland	7,659,331,000
	Oregon	
361	United States National Bank, Portland	10,454,137,000
	Pennsylvania	
238	Mellon Bank NA, Pittsburgh	17,224,934,000
251	Pittsburgh National Bank	16,228,854,000
258	CoreStates Bank, NA	15,860,982,000
374	Meridian Bank, Reading	10,199,281,000
383	Mellon Bank (East) PSFS, NA, Philadelphia	9,560,028,000
413	Provident National Bank, Philadelphia	9,019,212,000
419	Fidelity Bank NA, Philadelphia	8,853,319,000
	Puerto Rico	
421	Banco Popular de Puerto Rico, San Juan	8,774,833,000
	Rhode Island	
386	Fleet National Bank, Providence	9,724,215,000
	South Carolina	
490	South Carolina National Bank, Columbia	6,915,597,000
	South Dakota	
360	Citibank (South Dakota) NA, Sioux Falls	10,480,383,000
	Texas	
138	NCNB Texas National Bank, Dallas	32,552,769,000
273	Bank One, Texas NA, Dallas	14,376,518,000
389	Texas Commerce Bank NA, Houston	9,673,215,000
418	First Gibraltar Bank, FSB, Dallas	8,860,438,000
436	Sunbelt Savings, FSB, Dallas	8,354,072,000
494	First City Texas-Houston NA	6,823,819,000
	Virginia	
276	Sovran Bank NA, Richmond	14,241,557,000
353	Crestar Bank, Richmond	10,678,891,000
451	Signet Bank/Virginia, Richmond	7,989,676,000
	Washington	
313	Seattle-First National Bank	12,258,305,000
461	Security Pacific Bank Washington, Seattle	7,724,120,000
487	Pacific First Bank, FSB, Tacoma	7,040,547,000

The Top 500: Largest Asset Increases

Dollar amounts in millions

		Assets 12/31/90	Assets 12/31/89	Percent Increase	World Rank	Reason for Increase
1	**Danske Bank International, Luxembourg**	7,222.8	2,213.7	226.3	480	Merger with Copenhagen HandelsBank Int'l and Provinsbanken Int'l on May 15, 1990.
2	**Bilbao Bizkaia Kutxa, Bilbao, Spain**	11,118.7	4,098.3	171.3	336	Caja de Ahorros Vizcaina and Caja de Ahorros Municipal de Bilbao merged, Jan. 1990.
3	**Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt**	63,510	25,942	145.0	79	Reunification— acting as central bank for savings banks in old German Democratic Republic.
4	**Banco de la Provincia de Buenos Aires, Argentina**	9,878.3	4,736.5	108.6	385	Sharp rise in loan portfolio.
5	**Mellon Bank (East) PSFS, NA, Philadelphia, United States**	9,560.0	4,665.7	104.9	383	Branch acquisition from Meritor Savings Bank.
6	**Barclays Bank, Paris, France**	11,065.1	5,729.6	93.5	339	Acquired De L'Europeenne de Banque on Dec. 28, 1990.
7	**Caja de Ahorros Provincial de Guipuzcoa, San Sebastian, Spain**	7,382.8	3,867.5	89.9	477	Acquired Caja de Ahorros Municipal de San Sebastian in Oct. 1990.
8	**First Union National Bank of Florida, Jacksonville, United States**	16,673.0	9,179.9	81.6	243	Merged Florida National Bank on March 1, 1990.
9	**Deutsche Bank Berlin, Germany**	10,438.0	5,770.8	80.9	363	Reunification— bank's business was up sharply in East Berlin.
10	**Union Bank of Norway, Oslo, Norway**	12,548.7	6,967.8	80.1	307	Merged four savings banks.

The Top 1,000: Largest Asset Declines

Dollar amounts in millions

		Assets 12/31/90	Assets 12/31/89	Percent Decrease	World Rank	Reason for Decrease
1	**Atlantic Financial Savings, FA, Bala Cynwyd, Pa., United States**	2,835.7	6,873.3	58.7	895	Branches sold off by Resolution Trust Corp.
2	**Meritor Savings Bank, Philadelphia, United States**	5,538.3	12,639.8	56.2	579	Sold 54 branches to Mellon Bank (East) PSFS.
3	**Banco Bradesco, S.A., Osasco, Brazil**	13,004.4	24,747.6	47.5	302	Cruzeiro plunged 95% against dollar.
4	**Franklin Savings Assn., Ottawa, Kan., United States**	6,146.1	11,427.8	46.2	535	In RTC conservatorship program.
5	**Banco Itau, Sao Paulo, Brazil**	9,624.5	17,385.6	44.6	391	Cruzeiro plunged 95% against dollar.
6	**Columbia Savings & Loan Assn., Beverly Hills, Calif., United States**	5,358.6	9,334.5	42.6	602	Sold off its junk bond portfolio.
7	**Uniao de Bancos Brasileiros, Sao Paulo, Brazil**	4,222.6	7,351.0	42.6	722	Cruzeiro plunged 95% against dollar.
8	**Bank of America, FSB, Portland, Ore., United States**	2,927.2	4,968.1	41.1	879	Poor quality assets removed before acquisition by BofA.
9	**Banque Commerciale pour l'Europe du Nord, Paris, France**	3,980.7	6,316.4	37.0	748	Owned by State Bank of USSR. Decline reflects loss of confidence in USSR.
10	**Citibank (Nevada), NA, Las Vegas, United States**	5,420.5	8,452.2	35.9	594	A credit card bank that securitizes loans.

The Top 100 Banking Companies in the World

Based on total assets at yearend 1990 for bank holding companies and commercial and savings banks (dollar amounts in millions)

Rank 12/90		Total Assets		Percent Change	Rank 12/89	Change in Rank	Percent Change in Exch. Rate	Equity Capital		Percent Change	Equity Capital as a % of Assets		Risk-Based Capital	
		12/31/90	12/31/89					12/31/90	12/31/89		12/31/90	12/31/89	Tier 1 12/31/90	Total 12/31/90
1	**Dai-Ichi Kangyo Bank Ltd., Tokyo**	$428,167	$403,386	6.1%	1		13.1%	$13,743	$11,740	17.1%	3.21%	2.91%	N.A.	8.76%
2	**Sumitomo Bank Ltd., Osaka**	409,161	368,167	11.1	2		13.1	15,366	12,840	19.7	3.76	3.49	N.A.	8.87
3	**Mitsui Taiyo Kobe Bank, Ltd., Tokyo (a)**	408,754	372,767‡	9.7	2‡	-1	13.1	11,692	9,367‡	24.8	2.86	2.51‡	N.A.	7.35
4	**Sanwa Bank Ltd., Osaka**	402,699	353,692	13.9	5	+1	13.1	13,154	11,006	19.5	3.27	3.11	N.A.	N.A.
5	**Fuji Bank,Ltd.,Tokyo**	399,545	362,575	10.2	3	-2	13.1	13,392	11,329	18.2	3.35	3.12	N.A.	9.09
6	**Mitsubishi Bank Ltd., Tokyo**	391,528	359,960	8.8	4	-2	13.1	12,272	10,413	17.9	3.13	2.89	4.37	8.74
7	**Credit Agricole Mutuel, Paris**	305,206	242,312	26.0	7		13.5	14,599	11,817	23.5	4.78	4.88	8.30	8.50
8	**Banque Nationale de Paris**	291,873	231,769	25.9	8		13.5	9,290	6,185	50.2	3.18	2.67	4.79[1]	8.97[1]
9	**Industrial Bank of Japan, Ltd., Tokyo**	290,067	256,906	12.9	6	-3	13.1	9,536	8,135	17.2	3.29	3.17	4.07	8.14
10	**Credit Lyonnais, Paris**	287,330	211,006	36.2	13	+3	13.5	12,079	6,705	80.1	4.20	3.18	4.23	8.46
11	**Deutsche Bank, Frankfurt**	266,286	202,607	31.4	16	+5	13.4	10,414	8,477	22.9	3.91	4.18	6.10	10.70
12	**Barclays Plc, London**	258,983	205,762	25.9	14	+2	19.3	11,722	10,022•	17.0	4.53	4.87•	5.80	8.30
13	**Tokai Bank Ltd., Nagoya**	249,751	227,739	9.7	9	-4	13.1	7,537	6,487	16.2	3.02	2.85	N.A.	8.05
14	**Norinchukin Bank, Tokyo**	249,667	219,773	13.6	11	-3	13.1	1,842	1,257	46.5	0.74	0.57	N.A.	8.81[2]
15	**Mitsubishi Trust & Banking Corp., Tokyo**	237,696	213,485	11.3	12	-3	13.1	5,609	4,716•	18.9	2.36	2.21•	N.A.	10.36
16	**National Westminster Bank Plc, London**	232,512	187,064	24.3	19	+3	19.3	11,316	9,554	18.4	4.87	5.11	N.A.	N.A.
17	**ABN Amro Holding N.V., Amsterdam, Netherlands (b)**	231,421	183,104‡	26.4	20‡	+3	13.2	8,544	6,876‡	24.3	3.69	3.76‡	5.87	N.A.
18	**Bank of Tokyo, Ltd.**	223,185	200,548	11.3	17	-1	13.1	6,824	5,825	17.2	3.06	2.90	4.10	8.70
19	**Societe Generale, Paris**	219,983	176,020	25.0	21	+2	13.5	6,243	4,038	54.6	2.84	2.29	4.84	6.68
20	**Sumitomo Trust & Banking Co., Ltd., Osaka**	218,916	190,943	14.6	18	-2	13.1	5,387	4,500	19.7	2.46	2.36	N.A.	N.A.
21	**Citicorp, New York**	214,821	227,037	-5.4	10	-11	...	9,730	10,076	-3.4	4.53	4.44	3.26	6.52
22	**Mitsui Trust & Banking Co., Ltd., Tokyo**	210,935	182,630	15.5	20	-2	13.1	4,480	3,792	18.1	2.12	2.08	N.A.	N.A.
23	**Long-Term Credit Bank of Japan Ltd., Tokyo**	200,679	174,240	15.2	22	-1	13.1	7,250	6,096	18.9	3.61	3.50	N.A.	N.A.
24	**Dresdner Bank, Frankfurt**	186,936	145,666	28.3	26	+2	13.4	6,530	5,269	23.9	3.49	3.62	N.A.	N.A.
25	**Compagnie Financiere de Paribas, Paris**	185,598	138,049	34.4	27	+2	13.5	5,892	4,269	38.0	3.17	3.07	7.00	8.10
26	**Union Bank of Switzerland, Zurich**	183,443	140,247§	30.8	27†	+1	21.0	13,214	10,222§	29.3	7.20	7.29§	N.A.	N.A.
27	**Yasuda Trust & Banking Co., Ltd., Tokyo**	175,552	157,813	11.2	24	-3	13.1	3,567	2,971•	20.1	2.03	1.88•	N.A.	N.A.
28	**Daiwa Bank, Ltd., Osaka**	171,239	155,495	10.1	25	-3	13.1	3,915	3,288	19.1	2.29	2.11	N.A.	8.92
29	**Compagnie de Suez, Paris**	157,770	125,328	25.9	30	+1	13.5	8,528	6,524	30.7	5.41	5.21	4.15[3]	8.36[3]
30	**Swiss Bank Corp., Basel**	151,260	123,539	22.4	31	+1	21.0	9,161	7,555•	21.3	6.06	6.12•	N.A.	N.A.
31	**Hongkong & Shanghai Banking Corp.**	148,488	132,835	11.8	28	-3	0.2	6,731	6,742	-0.2	4.53	5.08	6.47	N.A.
32	**Commerzbank, Frankfurt**	144,166	113,017	27.6	35	+3	13.4	5,038	3,852	30.8	3.49	3.41	N.A.	N.A.
33	**Toyo Trust & Banking Co., Ltd., Tokyo**	141,744	117,492	20.6	32	-1	13.1	3,059	2,582	18.5	2.16	2.20	5.78	10.48
34	**Bayerische Vereinsbank, Munich**	137,747	102,306	34.6	42	+8	13.4	3,011	2,535	18.8	2.19	2.48	N.A.	N.A.
35	**Banca Nazionale del Lavoro, Rome**	137,714	104,490	31.8	40	+5	12.4	4,822	3,917	23.1	3.50	3.75	4.24	7.33
36	**American Express Co., New York**	137,682	130,855	5.2	29	-7	...	6,635	5,691	16.6	4.82	4.35	4.30[4]	8.00[4]
37	**Deutsche Genossenschaftsbank, Frankfurt**	136,453	109,354	24.8	36	-1	13.4	2,802	2,109	32.9	2.05	1.93	N.A.	N.A.
38	**Westdeutsche Landesbank Girozentrale, Duesseldorf**	135,824	104,325	30.2	41	+3	13.4	3,680	3,064	20.1	2.71	2.94	N.A.	N.A.
39	**Istituto Bancario San Paolo di Torino, Turin**	133,487	107,664	24.0	37	-2	12.4	4,867	3,706	31.3	3.65	3.44	N.A.	N.A.
40	**Nippon Credit Bank, Ltd., Tokyo**	128,321	113,890	12.7	34	-6	13.1	3,716	3,165	17.4	2.90	2.78	N.A.	7.65
41	**Rabobank Nederland, Utrecht**	119,728	90,353	32.5	50	+9	13.2	7,056	5,336	32.2	5.89	5.91	N.A.	N.A.
42	**Credit Suisse, Zurich**	117,346	89,116	31.7	52	+10	21.0	6,412	4,908	30.6	5.46	5.51	N.A.	N.A.
43	**Bayerische Hypotheken-und Wechsel-Bank, Munich**	116,411	89,903	29.5	51	+8	13.4	3,421	2,623	30.4	2.94	2.92	N.A.	N.A.
44	**Midland Bank Plc, London**	114,501	100,591	13.8	43	-1	19.3	4,650	4,323	7.6	4.06	4.30	5.40	9.80
45	**Kyowa Bank, Ltd., Tokyo (c)**	111,547	97,911	13.9	45		13.1	3,532	3,168	11.5	3.17	3.24	N.A.	8.80
46	**BankAmerica Corp., San Francisco**	109,089	97,231	12.2	46		...	6,419	5,534	16.0	5.88	5.69	6.07	9.46
47	**Lloyds Bank Plc, London**	105,988	92,643	14.4	48	+1	19.3	4,360	3,808	14.5	4.11	4.11	5.20	8.50
48	**Saitama Bank Ltd., Urawa, Japan (c)**	105,635	98,666	7.1	44	-4	13.1	3,354	2,838	18.2	3.18	2.88	N.A.	8.70
49	**Bayerische Landesbank Girozentrale, Munich**	103,722	82,515	25.7	58	+9	13.4	2,414	1,951	23.7	2.33	2.36	4.60	8.50
50	**NMB Postbank Group, N.V., Amsterdam**	102,894	84,508	21.8	56	+6	13.2	3,359	2,764	21.5	3.26	3.27	N.A.	N.A.
51	**Shoko Chukin Bank, Tokyo**	102,673	81,958	25.3	59	+8	13.1	2,601	2,048	27.0	2.53	2.50	3.27	4.18
52	**Cassa di Risparmio delle Provincie Lombarde, Milan**	99,946	82,301§	21.4	59†	+7	12.4	5,418	4,324§	25.3	5.42	5.25§	N.A.	10.66
53	**Royal Bank of Canada, Montreal**	98,927	88,573	11.7	54	+1	0.5	5,524	4,926	12.1	5.58	5.56	4.90	7.30
54	**Bank of Yokohama, Ltd.**	98,403	81,123	21.3	60	+6	13.1	3,468	2,798	23.9	3.52	3.45	5.31	8.97
55	**Monte dei Paschi di Siena**	97,935	75,878	29.1	63	+8	12.4	4,070	3,410	19.4	4.16	4.49	N.A.	N.A.
56	**Chase Manhattan Corp., New York**	97,205	106,347	-8.6	38	-18	...	4,732	4,944	-4.3	4.87	4.65	4.33	8.65
57	**Banca Commerciale Italiana, Milan**	92,847	88,809	4.5	53	-4	12.4	4,062	3,419	18.8	4.37	3.85	7.20	9.20
58	**J.P. Morgan & Co., Inc., New York**	92,005	87,628	5.0	55	-3	...	5,189	4,495	15.4	5.64	5.13	6.30	10.0
59	**Canadian Imperial Bank of Commerce, Toronto**	89,894	78,511	14.5	61	+2	0.5	5,024	4,127	21.7	5.59	5.26	5.30	7.90
60	**Compagnie Financiere de CIC et de L'Union Europeene, Paris**	89,898	74,824	20.1	65	+5	13.5	2,203	1,900	15.9	2.45	2.54	N.A.	N.A.
61	**Zenshinren Bank, Tokyo**	84,503	71,498	18.2	67	+6	13.1	1,683	1,430	17.7	1.99	2.00	8.51	9.14
62	**Security Pacific Corp., Los Angeles**	83,854	83,119	0.9	57	-5	...	4,708	4,637	1.5	5.61	5.58	4.10	7.50
63	**Credito Italiano, Milan**	82,564	75,416	9.48	64	+1	12.4	3,120	2,620	19.1	3.78	3.47	N.A.	N.A.
64	**Norddeutsche Landesbank Girozentrale, Hannover**	82,145	67,630	21.5	72	+8	13.4	1,799	1,509	19.2	2.19	2.23	N.A.	N.A.
65	**Chuo Trust & Banking Co., Ltd., Tokyo**	81,135	70,684	14.8	69	+4	13.1	1,418	1,194	18.8	1.75	1.69	N.A.	N.A.
66	**Skandinaviska Enskilda Banken, Stockholm**	80,240	58,868	36.3	81	+15	9.9	4,451	4,131	7.7	5.66	7.02	N.A.	N.A.
67	**Groupe Des Banques Populaires, Paris**	78,508	64,787	21.2	77	+10	13.5	4,276	3,760	13.7	5.45	5.80	N.A.	N.A.
68	**Bank Melli Iran, Tehran**	78,262	73,517	6.5	66	-2	0.00	527	350	50.1	0.67	0.48	N.A.	N.A.
69	**Westpac Banking Corp., Sydney**	77,681	76,104	2.1	62	-7	6.4	5,656	4,917	15.0	7.28	6.46	5.70	9.90
70	**Hokkaido Takushoku Bank, Ltd., Sapporo**	77,386	70,062	10.5	70		13.1	2,596	2,013	29.0	3.35	2.87	4.37	8.74
71	**Banco do Brasil, Brasilia**	75,767	105,195	-28.0	39	-32	-94.4	3,872	7,000	-44.7	5.11	6.65	N.A.	N.A.
72	**Generale Bank, Brussels**	75,417	67,966	11.0	71	-1	14.9	2,488	2,081	19.6	3.30	3.06	5.23[5]	7.75[5]
73	**Banco di Napoli, Naples**	73,506	67,166	9.4	73		12.4	1,589	975	63.0	2.16	1.45	N.A.	N.A.
74	**Nordbanken, Stockholm, Sweden (d)**	72,735	50,245	44.8	92	+18	9.9	2,837	2,600	9.1	3.90	5.17	N.A.	7.60
75	**Chemical Banking Corp., New York (e)**	72,488	70,891	2.3	68	-7	...	3,907	3,705	5.5	5.39	5.23	5.00	8.93
76	**Bank of Montreal**	71,786	64,873	10.7	76		0.5	3,361	3,192	5.3	4.68	4.92	5.50	8.30
77	**National Australia Bank, Ltd, Melbourne**	68,596	51,209	34.0	90	+13	6.4	5,141	4,405	16.7	7.49	8.06	5.40	9.30
78	**Bank of Nova Scotia, Toronto**	68,080	62,341	9.2	79	+1	0.5	3,399	2,933	15.9	4.99	4.70	4.74	7.47
79	**Australia & New Zealand Banking Group, Ltd., Melbourne**	67,917	53,962	25.9	87	+8	6.4	3,562	3,106	14.7	5.24	5.76	5.10	8.60
80	**NCNB Corp., Charlotte, N.C. (f)**	64,784	65,770	-1.5	75	-5	...	3,208	2,962	8.3	4.95	4.50	5.41	9.82
81	**Svenska Handelsbanken, Stockholm (g)**	64,720	44,331	46.0	110	+29	9.9	3,366	2,643	27.4	5.20	5.96	6.20	7.80
82	**Banco Bilbao Vizcaya, Bilbao**	63,922	51,843	23.3	89	+7	14.6	3,940	3,550	11.0	6.16	6.85	N.A.	N.A.
83	**Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt (h)**	63,510	25,942	144.8	153	+70	13.4	926	466	98.7	1.46	1.80	N.A.	N.A.
84	**Banque Bruxelles Lambert, Brussels**	63,310	50,736	24.8	91	+7	18.1	1,709	1,158	47.6	2.70	2.28	N.A.	N.A.
85	**Bankers Trust New York Corp. (i)**	62,854	54,396	15.5	86	+1	...	3,024	2,386	26.7	4.81	4.39	5.43	10.03
86	**Chiba Bank, Ltd.**	62,646	57,990	8.0	83	-3	13.1	2,534	2,152	17.8	4.04	3.71	5.79	9.22
87	**Sparbankernas Bank, Stockholm (j)**	62,170	45,786	35.8	102	+15	9.9	1,453	1,163	24.9	2.34	2.54	4.70	7.60
88	**Danske Bank, Copenhagen**	61,879	54,880	12.8	85	-3	12.6	3,484	3,400	2.5	5.63	6.20	5.28	6.86
89	**Banco di Roma, Rome**	61,819	64,628	-4.3	78	-11	12.4	2,328	2,093	11.2	3.77	3.24	5.74	6.78
90	**Manufacturers Hanover Trust Corp., New York (e)**	60,352	59,509	1.4	80	-10	...	3,428	3,381	1.4	5.68	5.68	5.43	9.28
91	**Sudwestdeutsche Landesbank, Stuttgart**	58,974	46,483	26.9	101	+10	13.4	1,241	1,071	15.9	2.10	2.30	N.A.	N.A.
92	**Caja de Ahorros y de Pensiones de Barcelona (k)**	58,862	46,020‡	27.9	102‡	+10	14.6	3,024	1,744‡	73.3	5.14	3.79‡	9.59	12.40
93	**Hessische Landesbank-Girozentrale, Frankfurt**	58,103	41,612	39.6	114	+21	13.4	1,206	1,035	16.5	2.08	2.49	5.50	9.60
94	**Hokuriku Bank Ltd., Toyama**	56,306	57,041	-1.3	84	-10	13.1	2,227	1,890	17.8	3.96	3.31	5.16	9.01
95	**Royal Bank of Scotland Plc., Edinburgh, U.K.**	56,280	44,418	26.7	109	+14	15.5	2,821	2,284	23.5	5.01	5.14	6.90	11.60
96	**Wells Fargo & Co., San Francisco**	56,034	48,526	15.5	95	-1	...	3,360	2,861	17.4	6.00	5.90	5.03	9.27
97	**Credit Commercial de France, Paris**	55,675	45,664	21.9	103	+6	13.5	1,762	1,388	26.9	3.16	3.04	5.30	8.10
98	**Bank Sederat Iran, Tehran**	55,145	39,844	38.4	117	+19	7.1	312	404	-22.8	0.56	1.01	N.A.	N.A.
99	**Kredietbank N.V., Brussels**	54,761	47,856	14.5	96	-3	0.7	1,587	1,422	11.6	2.90	2.97	5.76	10.13
100	**Bank of Seoul, Korea**	54,226	48,592	11.6	94	-6	-5.4	1,509	1,556	-3.0	2.78	3.20	9.10	9.72
	Totals for the Top 100 Banking Companies	**13,998,085**	**11,992,646**	**16.7**				**513,296**	**429,925**	**19.4**	**3.67**	**3.58**		

Data Source: American Banker's world bank survey. Data are checked against annual reports whenever possible. Consolidated data, including affiliates in which ownership exceeds 50%, are used whenever possible. **Date of figures:** Data are for Dec. 31, 1990 or latest fiscal yearend. In the case of Japanese banks, all data are for the fiscal years ended March 31, 1991 and March 31, 1990. **Total assets** exclude contra accounts and contingent liabilities. **Equity Capital** is total shareholders' equity capital which includes the value of common and perpetual preferred stock, surplus, undivided profits, and capital reserves. Minority interest is excluded, whenever possible. **Percent change in Exchange Rate:** change in country's currency vis-a-vis the dollar from yearend 1989 (fiscal yearend March 31, 1990, for the Japanese) to yearend 1990 (fiscal yearend March 31, 1991, for the Japanese). **Equity Capital/Assets** is equity capital as a percentage of total assets. **Risk-based capital ratios** are tier 1 capital and total capital as a percentage of risk-adjusted assets. The banks were asked to calculate the ratios using the 1992 final guidelines as defined by the *Basel Committee on Banking Regulations and Supervisory Practices.* **(a)**— On April 1 1990, Mitsui Bank and Taiyo Kobe Bank merged to form Mitsui Taiyo Kobe Bank. **(b)**— Holding company formed when Amsterdam-Rotterdam Bank and Algemene Bank Nederland merged last year. Both banks continue to operate as separate entities. **(c)**— On April 1, Kyowa Bank and Saitama Bank merged to form Kyowa Saitama Bank, Ltd. Had the merger taken place on March 31, the new bank would have ranked 21st with combined assets of $217 billion. **(d)**— Formerly known as PKbanken. Changed title when it acquired Nordbanken in 1990. **(e)**— On July 15, Chemical announced plans to acquire Manufacturers Hanover. At yearend, the two banks had combined assets of $132.8 billion, and would have ranked 40th had the merger taken place at yearend 1990. **(f)**— On July 22, announced plans to acquire $50.9 billion-asset C&S/Sovran, Norfolk, Va. At yearend, the two banks had combined assets of $115.7 billion, and would have ranked 44th had the merger taken place at yearend 1990. **(g)**— Acquired Skanska Banken, Malmo, Sweden and Oslo Handelsbanken, Norway. **(h)**— Asset gain attributable to reunification. The bank is acting as a savings banks' central institution for banks in the former German Democratic Republic. **(i)**— Asset gain due to changes in accounting practices adopted in 1990. **(j)**— Also known as SWEDBANK. **(k)**— Bank was formed on 7/27/90 when Caja de Pensiones, Barcelona, and Caja de Barcelona merged. **(•)**— Revised. **(1)**— Calculated using the 1990 interim rules. **(2)**— Estimated by the bank. **(3)**— Ratios are for Banque Indosuez. **(4)**— Ratios are for American Express Bank and were calculated using the 1990 interim rules. **(5)**— Before allocation of 1990 earnings. **(§)**— Revised to place bank on a consolidated basis. The 1989 data reported last year were on an unconsolidated basis. **(†)**— Rank bank would have had, if the revised data had been available. **(‡)**— Pro forma.

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Risk-based Capital Ratios of the Top 100 Banking Companies in Assets

Tier 1 capital and total (Tier 1 + Tier 2) capital as percentages of risk-weighted assets on Dec. 31, 1990. Listed in order of the total capital ratio.

Total Capital Rank		Total Capital Ratio	Tier 1 Capital Ratio
1	**Caja de Ahorros y de Pensiones de Barcelona**	12.40	9.59
2	**Royal Bank of Scotland Plc., Edinburgh, U.K.**	11.60	6.90
3	**Deutsche Bank, Frankfurt**	10.70	6.10
4	**Casse di Risparmio delle Provincie Lombarde, Milan**	10.66	N.A.
5	**Toyo Trust & Banking Co., Ltd., Tokyo**	10.48	5.78
6	**Mitsubishi Trust & Banking Corp., Tokyo**	10.36	N.A.
7	**Kredietbank N.V., Brussels**	10.13	5.76
8	**Bankers Trust New York Corp.**	10.03	5.43
9	**J.P. Morgan & Co., Inc., New York**	10.00	6.30
10	**Westpac Banking Corp., Sydney**	9.90	5.70
11	**NCNB Corp., Charlotte, N.C.**	9.82	5.41
12	**Midland Bank Plc, London**	9.80	5.40
13	**Bank of Seoul, Korea**	9.72	9.10
14	**Hessische Landesbank-Girozentrale, Frankfurt**	9.60	5.50
15	**BankAmerica Corp., San Francisco**	9.46	6.07
16	**National Australia Bank, Ltd, Melbourne**	9.30	5.40
17	**Manufacturers Hanover Trust Corp., New York**	9.28	5.43
18	**Wells Fargo & Co., San Francisco**	9.27	5.03
19	**Chiba Bank, Ltd.**	9.22	5.79
20	**Banca Commerciale Italiana, Milan**	9.20	7.20
21	**Zenshinren Bank, Tokyo**	9.14	8.51
22	**Fuji Bank,Ltd.,Tokyo**	9.09	N.A.
23	**Hokuriku Bank Ltd., Toyama**	9.01	5.16
24	**Bank of Yokohama, Ltd.**	8.97	5.31
25	**Banque Nationale de Paris**	8.97[1]	4.79[1]
26	**Chemical Banking Corp., New York**	8.93	5.00
27	**Daiwa Bank, Ltd., Osaka**	8.92	N.A.
28	**Sumitomo Bank Ltd., Osaka**	8.87	N.A.
29	**Norinchukin Bank, Tokyo**	8.81[2]	N.A.
30	**Kyowa Bank, Ltd., Tokyo**	8.80	N.A.
31	**Dai-Ichi Kangyo Bank Ltd., Tokyo**	8.76	N.A.
32	**Mitsubishi Bank Ltd., Tokyo**	8.74	4.37
33	**Hokkaido Takushoku Bank, Ltd., Sapporo**	8.74	4.37
34	**Bank of Tokyo, Ltd.**	8.70	4.10
35	**Saitama Bank Ltd., Urawa**	8.70	N.A.
36	**Chase Manhattan Corp., New York**	8.65	4.33
37	**Australia & New Zealand Banking Group, Ltd., Melbourne**	8.60	5.10
38	**Credit Agricole Mutuel, Paris**	8.50	8.30
39	**Lloyds Bank Plc, London**	8.50	5.20
40	**Bayerische Landesbank Girozentrale, Munich**	8.50	4.60
41	**Credit Lyonnais, Paris**	8.46	4.23
42	**Compagnie de Suez, Paris**	8.38[3]	4.15[3]
43	**Barclays Plc, London**	8.30	5.80
44	**Bank of Montreal**	8.30	5.50
45	**Industrial Bank of Japan, Ltd., Tokyo**	8.14	4.07
46	**Compagnie Financiere de Paribas, Paris**	8.10	7.00
47	**Credit Commercial de France, Paris**	8.10	5.30
48	**Tokai Bank Ltd., Nagoya**	8.05	N.A.
49	**American Express Co., New York**	8.00[4]	4.30[4]
50	**Compagnie Financiere de CIC et de L'Union Europeenne, Paris**	7.90	5.30
51	**Svenska Handelsbanken, Stockholm**	7.80	6.20
52	**Generale Bank, Brussels**	7.75	5.23
53	**Nippon Credit Bank, Ltd., Tokyo**	7.65	N.A.
54	**Sparbankernas Bank, Stockholm**	7.60	4.70
55	**Nordbanken, Stockholm**	7.60	N.A.
56	**Security Pacific Corp., Los Angeles**	7.50	4.10
57	**Bank of Nova Scotia, Toronto**	7.47	4.74
58	**Mitsui Taiyo Kobe Bank, Ltd., Tokyo**	7.36	N.A.
60	**Banca Nazionale del Lavoro, Rome**	7.33	4.24
59	**Royal Bank of Canada, Montreal**	7.30	4.90
61	**Danske Bank, Copenhagen**	6.86	5.28
62	**Banco di Roma, Rome**	6.78	5.74
63	**Societe Generale, Paris**	6.68	4.84
64	**Citicorp, New York**	6.52	3.26
65	**Shoko Chukin Bank, Tokyo**	4.18	3.27
--	**Hongkong & Shanghai Banking Corp.**	N.A.	6.47
--	**ABN Amro Holding N.V., Amsterdam**	N.A.	5.87

Data Source: American Banker survey. **Table Described:** 65 of the top 100 world banking companies in assets reported the new risk-based total capital ratio (total capital as a percentage of risk-weighted assets) on Dec. 31, 1990. The banks were asked to calculate the ratios using the 1992 final guidelines as defined by the *Basel Committee on Banking Regulations and Supervisory Practices*. As defined for U.S. banks, **Tier 1 (core) capital** consists of common stockholders' equity, qualifying noncumulative perpetual preferred stock, and minority interest in the equity accounts of consolidated subsidiaries minus goodwill. **Total capital** is tier 1 capital + tier 2 capital. **Tier 2 (supplementary) capital** consists of qualifying loan and lease loss reserves, perpetual preferred stock, mandatory convertible notes, perpetual debt, and subordinated term debt minus 50% investment in certain subsidiaries and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. In 1990 banks were required to maintain total capital equal to **7.25%** of risk-weighted assets. By 1992, banks will be required to have a minimum total capital ratio of at least **8%** and a minimum Tier 1 ratio of **4%**. (¹)— Calculated using 1990 interim rules. (²)— Estimated by bank. (³)— Ratios are for Banque Indosuez. (⁴)— Ratios are for American Express Bank and were calculated using 1990 interim rules.

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Equity Capital Ratios of the Top 100 Banking Companies in Assets

Listed in order of equity capital as a percentage of assets on Dec. 31, 1990, compared with Dec. 31, 1989

Equity/ Asset Rank		Equity/ Asset 12/31/90	Equity/ Asset 12/31/89
1	**National Australia Bank, Ltd, Melbourne**	7.49	8.06
2	**Westpac Banking Corp., Sydney**	7.28	6.46
3	**Union Bank of Switzerland, Zurich**	7.20	7.29
4	**Banco Bilbao Vizcaya, Bilbao**	6.16	6.85
5	**Swiss Bank Corp., Basel**	6.06	6.12
6	**Wells Fargo & Co., San Francisco**	6.00	5.90
7	**Rabobank Nederland, Utrecht**	5.89	5.91
8	**BankAmerica Corp., San Francisco**	5.88	5.69
9	**Manufacturers Hanover Trust Corp., New York**	5.68	5.68
10	**Skandinaviska Enskilda Banken, Stockholm**	5.66	7.02
11	**J.P. Morgan & Co., Inc., New York**	5.64	5.13
12	**Danske Bank, Copenhagen**	5.63	6.20
13	**Security Pacific Corp., Los Angeles**	5.61	5.58
14	**Compagnie Financiere de CIC et de L'Union Europeenne, Paris**	5.59	5.26
15	**Royal Bank of Canada, Montreal**	5.58	5.56
16	**Credit Suisse, Zurich**	5.46	5.51
17	**Groupe Des Banques Populaires, Paris**	5.45	5.80
18	**Casse di Risparmio delle Provincie Lombarde, Milan**	5.42	5.25
19	**Compagnie de Suez, Paris**	5.41	5.21
20	**Chemical Banking Corp., New York**	5.39	5.23
21	**Australia & New Zealand Banking Group, Ltd., Melbourne**	5.24	5.76
22	**Svenska Handelsbanken, Stockholm**	5.20	5.96
23	**Caja de Ahorros y de Pensiones de Barcelona**	5.14	3.79
24	**Banco do Brasil, Brasilia**	5.11	6.65
25	**Royal Bank of Scotland Plc., Edinburgh**	5.01	5.14
26	**Bank of Nova Scotia, Toronto**	4.99	4.70
27	**NCNB Corp., Charlotte, N.C.**	4.95	4.50
28	**Chase Manhattan Corp., New York**	4.87	4.65
29	**National Westminster Bank Plc, London**	4.87	5.11
30	**American Express Co., New York**	4.82	4.35
31	**Bankers Trust New York Corp.**	4.81	4.39
32	**Credit Agricole Mutuel, Paris**	4.78	4.88
33	**Bank of Montreal**	4.68	4.92
34	**Hongkong & Shanghai Banking Corp.**	4.53	5.08
35	**Citicorp, New York**	4.53	4.44
36	**Barclays Plc, London**	4.53	4.87
37	**Banca Commerciale Italiana, Milan**	4.37	3.85
38	**Credit Lyonnais, Paris**	4.20	3.18
39	**Monte dei Paschi di Siena**	4.16	4.49
40	**Lloyds Bank Plc, London**	4.11	4.11
41	**Midland Bank Plc, London**	4.06	4.30
42	**Chiba Bank, Ltd.**	4.04	3.71
43	**Hokuriku Bank Ltd., Toyama**	3.96	3.31
44	**Deutsche Bank, Frankfurt**	3.91	4.18
45	**Nordbanken, Stockholm**	3.90	5.17
46	**Credito Italiano, Milan**	3.78	3.47
47	**Banco di Roma, Rome**	3.77	3.24
48	**Sumitomo Bank Ltd., Osaka**	3.76	3.49
49	**ABN Amro Holding N.V., Amsterdam**	3.69	3.76
50	**Istituto Bancario San Paolo di Torino,**	3.65	3.44
51	**Long-Term Credit Bank of Japan Ltd., Tokyo**	3.61	3.50
52	**Bank of Yokohama, Ltd.**	3.52	3.45
53	**Banca Nazionale del Lavoro, Rome**	3.50	3.75
54	**Commerzbank, Frankfurt**	3.49	3.41
55	**Dresdner Bank, Frankfurt**	3.49	3.62
56	**Hokkaido Takushoku Bank, Ltd., Sapporo**	3.35	2.87
57	**Fuji Bank,Ltd.,Tokyo**	3.35	3.12
58	**Generale Bank, Brussels**	3.30	3.06
60	**Industrial Bank of Japan, Ltd., Tokyo**	3.29	3.17
59	**Sanwa Bank Ltd., Osaka**	3.27	3.11
61	**NMB Postbank Group, N.V., Amsterdam**	3.26	3.27
62	**Dai-Ichi Kangyo Bank Ltd., Tokyo**	3.21	2.91
63	**Saitama Bank Ltd., Urawa, Japan**	3.18	2.88
64	**Banque Nationale de Paris**	3.18	2.67
65	**Kyowa Bank, Ltd., Tokyo**	3.17	3.24
66	**Compagnie Financiere de Paribas, Paris**	3.17	3.07
67	**Credit Commercial de France, Paris**	3.16	3.04
68	**Mitsubishi Bank Ltd., Tokyo**	3.13	2.89
69	**Bank of Tokyo, Ltd.**	3.06	2.90
70	**Tokai Bank Ltd., Nagoya**	3.02	2.85
71	**Bayerische Hypotheken-und Wechsel-Bank, Munich**	2.94	2.92
72	**Nippon Credit Bank, Ltd., Tokyo**	2.90	2.78
73	**Kredietbank N.V., Brussels**	2.90	2.97
74	**Mitsui Taiyo Kobe Bank, Ltd., Tokyo**	2.86	2.51
75	**Societe Generale, Paris**	2.84	2.29
76	**Bank of Seoul, Korea**	2.78	3.20
77	**Westdeutsche Landesbank Girozentrale, Duesseldorf**	2.71	2.94
78	**Banque Bruxelles Lambert, Brussels**	2.70	2.28
79	**Shoko Chukin Bank, Tokyo**	2.53	2.50
80	**Sumitomo Trust & Banking Co., Ltd., Osaka**	2.46	2.36
81	**Canadian Imperial Bank of Commerce, Toronto**	2.45	2.54
82	**Mitsubishi Trust & Banking Corp., Tokyo**	2.36	2.21
83	**Sparbankernas Bank, Stockholm**	2.34	2.54
84	**Bayerische Landesbank Girozentrale, Munich**	2.33	2.36
85	**Daiwa Bank, Ltd., Osaka**	2.29	2.11
86	**Bayerische Vereinsbank, Munich**	2.19	2.48
87	**Norddeutsche Landesbank Girozentrale, Hannover**	2.19	2.23
88	**Toyo Trust & Banking Co., Ltd., Tokyo**	2.16	2.20
89	**Banco di Napoli, Naples**	2.16	1.45
90	**Mitsui Trust & Banking Co., Ltd., Tokyo**	2.12	2.08
91	**Sudwestdeutsche Landesbank, Stuttgart**	2.10	2.30
92	**Hessische Landesbank-Girozentrale, Frankfurt**	2.08	2.49
93	**Deutsche Genossenschaftsbank, Frankfurt**	2.05	1.93
94	**Yasuda Trust & Banking Co., Ltd., Tokyo**	2.03	1.88
95	**Zenshinren Bank, Tokyo**	1.99	2.00
96	**Chuo Trust & Banking Co., Ltd., Tokyo**	1.75	1.69
97	**Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt**	1.46	1.80
98	**Norinchukin Bank, Tokyo**	0.74	0.57
99	**Bank Melli Iran, Tehran**	0.67	0.48
100	**Bank Saderat Iran, Tehran**	0.56	1.01

Data Source: American Banker's world bank survey. **Table Described:** The top 100 world banking companies in assets on Dec. 31, 1990, listed in order of their equity capital-to-assets ratio on Dec. 31, 1990. **Equity/Assets** is equity capital as a percentage of assets. **Assets:** Total assets less contra accounts and contingent liabilities.

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Equity Capital Growth at Top 100 Banking Companies in Assets

Equity Growth Rank		Equity growth '89-'90	Asset growth '89-'90
1	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	98.71%	144.82%
2	Credit Lyonnais, Paris	80.15	36.17
3	Caja de Ahorros y de Pensiones de Barcelona	73.39	27.91
4	Banco di Napoli, Naples	62.97	9.44
5	Societe Generale, Paris	54.61	24.96
6	Bank Melli Iran, Tehran	50.57	6.45
7	Banque Nationale de Paris	50.20	25.93
8	Banque Bruxelles Lambert, Brussels	47.58	24.78
9	Norinchukin Bank, Tokyo	46.54	13.60
10	Compagnie Financiere de Paribas, Paris	38.02	34.44
11	Deutsche Genossenschaftsbank, Frankfurt	32.86	24.78
12	Rabobank Nederland, Utrecht	32.23	32.51
13	Istituto Bancario San Paolo di Torino, Turin	31.33	23.98
14	Commerzbank, Frankfurt	30.79	27.56
15	Compagnie de Suez, Paris	30.72	25.89
16	Credit Suisse, Zurich	30.64	31.68
17	Bayerische Hypotheken-und Wechsel-Bank, Munich	30.42	29.49
18	Union Bank of Switzerland, Zurich	29.27	30.80
19	Hokkaido Takushoku Bank, Ltd., Sapporo	28.96	10.45
20	Svenska Handelsbanken, Stockholm	27.36	45.99
21	Shoko Chukin Bank, Tokyo	27.00	25.28
22	Credit Commercial de France, Paris	26.95	21.92
23	Bankers Trust New York Corp.	26.74	15.55
24	Cassa di Risparmio delle Provincie Lombarde, Milan	25.30	21.44
25	Sparbankernas Bank, Stockholm	24.94	35.78
26	Mitsui Taiyo Kobe Bank, Ltd., Tokyo	24.82	9.65
27	ABN Amro Holding N.V., Amsterdam	24.26	26.39
28	Bank of Yokohama, Ltd.	23.95	21.30
29	Dresdner Bank, Frankfurt	23.93	28.33
30	Bayerische Landesbank Girozentrale, Munich	23.73	25.70
31	Credit Agricole Mutuel, Paris	23.54	25.96
32	Royal Bank of Scotland Plc., Edinburgh	23.51	26.71
33	Banca Nazionale del Lavoro, Rome	23.10	31.80
34	Deutsche Bank, Frankfurt	22.85	31.43
35	Compagnie Financiere de CIC et de L'Union Europeenne, Paris	21.73	14.50
36	NMB Postbank Group, N.V., Amsterdam	21.53	21.76
37	Swiss Bank Corp., Basel	21.26	22.44
38	Westdeutsche Landesbank Girozentrale, Duesseldorf	20.10	30.19
39	Yasuda Trust & Banking Co., Ltd., Tokyo	20.06	11.24
40	Sumitomo Trust & Banking Co., Ltd., Osaka	19.71	14.65
41	Sumitomo Bank Ltd., Osaka	19.67	11.13
42	Generale Bank, Brussels	19.56	10.96
43	Sanwa Bank Ltd., Osaka	19.52	13.86
44	Monte dei Paschi di Siena	19.35	29.07
45	Norddeutsche Landesbank Girozentrale, Hannover	19.22	21.46
46	Credito Italiano, Milan	19.08	9.48
47	Daiwa Bank, Ltd., Osaka	19.07	10.13
48	Mitsubishi Trust & Banking Corp., Tokyo	18.94	11.34
49	Long-Term Credit Bank of Japan Ltd., Tokyo	18.93	15.17
50	Banca Commerciale Italiana, Milan	18.81	4.55
51	Bayerische Vereinsbank, Munich	18.78	34.64
52	Chuo Trust & Banking Co., Ltd., Tokyo	18.76	14.79
53	Toyo Trust & Banking Co., Ltd., Tokyo	18.47	20.64
54	National Westminster Bank Plc, London	18.44	24.30
55	Fuji Bank,Ltd.,Tokyo	18.21	10.20
56	Saitama Bank Ltd., Urawa, Japan	18.18	7.06
57	Mitsui Trust & Banking Co., Ltd., Tokyo	18.14	15.50
58	Mitsubishi Bank Ltd., Tokyo	17.86	8.77
59	Hokuriku Bank Ltd., Toyama	17.83	-1.29
60	Chiba Bank, Ltd.	17.75	8.03
61	Zenshinren Bank, Tokyo	17.69	18.19
62	Wells Fargo & Co., San Francisco	17.44	15.47
63	Nippon Credit Bank, Ltd., Tokyo	17.41	12.67
64	Industrial Bank of Japan, Ltd., Tokyo	17.22	12.91
65	Bank of Tokyo, Ltd.	17.15	11.29
66	Dai-Ichi Kangyo Bank Ltd., Tokyo	17.06	6.14
67	Barclays Plc, London	16.96	25.87
68	National Australia Bank, Ltd, Melbourne	16.71	33.95
69	American Express Co., New York	16.59	5.22
70	Hessische Landesbank-Girozentrale, Frankfurt	16.52	39.63
71	Tokai Bank Ltd., Nagoya	16.19	9.67
72	BankAmerica Corp., San Francisco	15.99	12.20
73	Canadian Imperial Bank of Commerce, Toronto	15.96	20.15
74	Bank of Nova Scotia, Toronto	15.89	9.21
75	Suedwestdeutsche Landesbank, Stuttgart	15.87	26.87
76	J.P. Morgan & Co., Inc., New York	15.44	4.99
77	Westpac Banking Corp., Sydney	15.03	2.07
78	Australia & New Zealand Banking Group, Ltd., Melbourne	14.68	25.86
79	Lloyds Bank Plc, London	14.50	14.40
80	Groupe Des Banques Populaires, Paris	13.72	21.18
81	Royal Bank of Canada, Montreal	12.14	11.69
82	Kredietbank N.V., Brussels	11.60	14.43
83	Kyowa Bank, Ltd., Tokyo	11.49	13.93
84	Banco di Roma, Rome	11.23	-4.35
85	Banco Bilbao Vizcaya, Bilbao	10.99	23.30
86	Nordbanken, Stockholm	9.12	44.76
87	NCNB Corp., Charlotte, N.C.	8.31	-1.50
88	Skandinaviska Enskilda Banken, Stockholm	7.75	36.30
89	Midland Bank Plc, London	7.56	13.83
90	Chemical Banking Corp., New York	5.45	2.25
91	Bank of Montreal	5.29	10.66
92	Danske Bank, Copenhagen	2.47	12.75
93	Security Pacific Corp., Los Angeles	1.53	0.88
94	Manufacturers Hanover Trust Corp., New York	1.39	1.42
95	Hongkong & Shanghai Banking Corp.	-0.16	11.78
96	Bank of Seoul, Korea	-3.02	11.59
97	Citicorp, New York	-3.43	-5.38
98	Chase Manhattan Corp., New York	-4.29	-8.60
99	Bank Sederat Iran, Tehran	-22.77	36.40
100	Banco do Brasil, Brasilia	-44.69	-27.97

Data Source: American Banker survey. **Table Described:** The top 100 world banking companies in assets listed in order of equity capital growth.

Equity growth is the percentage change in equity capital from yearend 1989 to yearend 1990, expressed as a percentage. **Asset growth** is the percentage change in assets from yearend 1989 to yearend 1990.

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Foreign Currency Exchange Guide and Exchange Rate Comparisons

Name of Country	Currency	Symbol	$ U.S. per currency unit 12/31/90	12/31/89	Gain /Loss
Argentina	Austral	AP	$0.000192	$0.000735	-73.88%
Australia	Dollar	A$	0.826000[*]	0.776000[*]	6.44
Austria	Shilling	AS	0.095100	0.084000	13.21
Bahamas	Dollar	B$	1.000000	1.000000	.....
Bahrain	Dinar	BaD	2.650000	2.650000	.....
Belgium	Franc	BF	0.032300	0.028100	14.95
Brazil	Cruzeiro	BC	0.006200	0.112000	-94.46
Canada	Dollar	C$	0.856000[*]	0.852000[*]	0.47
Chile	Peso	CP	0.003060	0.003000	2.00
Denmark	Krone	DK	0.170000	0.151000	12.58
Egypt	Pound	EP	0.370000[*]	0.380000[*]	-4.15
Ethiopia	Birr	EB	0.483000	0.483000	0.00
Finland	Markka	FM	0.275700	0.246000	12.07
France	Franc	FF	0.196400	0.173000	13.53
Germany	Mark	DM	0.669000	0.590000	13.39
Greece	Drachma	GD	0.006200	0.006300	-1.59
Hong Kong	Dollar	H$	0.128200	0.128000	0.16
India	Rupee	InR	0.051600[*]	0.058000[*]	-11.03
Indonesia	Rupiah	IR	0.000529	0.000560	-5.54
Iran	Rial	Ri	0.014000[*]	0.014000	.....
Iraq	Dinar	ID	N.A.	3.100000	§
Ireland	Pound	IP	1.570000[*]	1.580000[*]	-0.63
Israel	Shekel	IS	0.493000	0.530000	-6.98
Italy	Lira	L	0.000867	0.000769	12.42
Japan	Yen	Y	0.007114[*]	0.006289[*]	13.12
Jordan	Dinar	JD	1.580000	1.580000	.....
Korea	Won	KW	0.001390	0.001470	-5.44
Kuwait	Dinar	KD	N.A.	$3.410000	§
Liechtenstein	(a)	.....	.....	.....	.....
Luxembourg	Franc	LF	0.031800	0.028000	13.57
Malaysia	Ringgit	M$	0.370000	0.370000	.....
Mexico	Peso	MP	0.000339	0.000372	-8.87
Morocco	Dirham	MD	0.124300	0.122000	1.89
Netherlands	Guilder	G	0.593000	0.524000	13.17
New Zealand	Dollar	N$	0.615000[*]	0.590000[*]	4.24
Norway	Krone	NK	0.170000	0.151000	12.58
Pakistan	Rupee	PR	0.046000	0.047000	-2.13
Philippines	Peso	PP	0.036700	0.045900	-20.04
Portugal	Escudo	PE	0.007310	0.006680	9.43
Qatar	Riyal	QR	0.274000	0.274000	.....
Saudi Arabia	Riyal	SAR	0.266600	0.266000	0.23
Singapore	Dollar	S$	0.576000	0.526000	9.51
South Africa	Rand	SR	0.389000[*]	0.371000[*]	4.86
Spain	Peseta	SP	0.010460	0.009130	14.57
Sweden	Krona	SK	0.177000	0.161000	9.94
Switzerland	Franc	SF	0.784000	0.648000	20.99
Syria	Pound	SyP	0.047000	0.047000	.....
Taiwan	NT Dollar	T$	0.037560	0.038380	-2.16
Thailand	Baht	TB	0.039500	0.039000	1.28
Turkey	Lira	TP	0.000346	0.000436	-20.87
United Arab Emirates	Dirham	UD	0.272000	0.272000	.....
United Kingdom	Pound	P	1.920000	1.610000	19.25
Yugoslavia	Dinar	YD	0.093900[*]	0.000008	N.M.

Data source: Published exchange rates for the currency in the U.S. money center markets. *American Banker* takes the average of published exchange rates for the currency and reports the dollar value per unit of foreign currency. Unless otherwise noted, the exchange rates shown are for yearend 1990 and 1989, respectively. Exchange rates for dates other than 12/31/90 and 12/31/89 indicate that most or all banks in a country reported data as of the date indicated. **(a)**— Banks in country use Swiss francs. **(*)**— As of 9/30/90 and 9/30/89, respectively. **(*)**— As of 10/31/90 and 10/31/89, respectively. **(*)**— As of 6/30/90 and 6/30/89, respectively. **(*)**— As of 3/31/91 and 3/31/90, respectively. **(*)**— As of 3/20/90 and 3/20/89, respectively. **(*)**— Dinar was devalued 10,000-to-1 shortly after yearend. **(§)**— Due to the *Gulf War*, data for 1990 are not available. **N.A.**— not available. **N.M.**— not meaningful.

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Realty Loans Burden Foreign Banks

The problems have made them cautious about making new loans and helped prompt several to ditch expansion plans

By James R. Kraus

As the U.S. real estate market was poised for its biggest downturn since the Depression, foreign banks were loading up on realty loans, according to an *American Banker* survey.

Commercial real estate lending by foreign banks in the United States soared by a whopping 51.5%, or $13 billion, in the year that ended last June 30. Most of the loans were booked by Japanese banks, whose realty assets rose 71% to $29.6 billion, from $17.3 billion. By contrast, real estate loans by U.S. banks grew by just 12% in the same period.

The lending binge by foreign banks could not have come at a worse time. Real estate prices fell sharply in many regions last year. Now realty loans are the biggest source of concern for foreign banks here.

While real estate lending constitutes only a small portion of foreign banks' total loans, some of their U.S. units are highly exposed. The woes are forcing parent companies to pump capital into their U.S. units.

In addition, the problems have already made foreign banks more cautious about making new loans and have helped prompt several to ditch ambitious plans to expand in the U.S. through acquisitions.

Japanese Banks Hard Hit

Analysts said that the fast rise in real estate lending among Japanese banks has left them particularly vulnerable. "It's impossible to increase your real estate lending 100% in one of the worst years ever without running the risk of substantial losses," said Robin Monro-Davies, managing director of IBCA Ltd., the London-based international credit rating agency.

The *American Banker's* survey of foreign banks in the United States found that they continued to increase their asset holdings at a rapid pace. Foreign banks' assets rose by 8.9%, to $757 billion, in the year that ended June 30, 1990. That compared with a growth of 6.6% by U.S. institutions.

> *"Anybody who has large exposure to commercial real estate is susceptible to problems."*

The growth of foreign-bank assets was fueled by real estate loans. Besides the big increase at Japanese banks, European banks boosted realty lending by 52%, to $4.7 billion. Other foreign banks posted a decline of 15%, to $4.4 billion.

Meanwhile, real estate markets plunged, a decline Salomon Brothers Inc. termed the worst since the 1930s. David Shulman, director of bond research at Salomon, predicted prices for commercial real estate will fall by 10% to 30% in the months ahead.

Some U.S. units of foreign banks are now highly exposed to real estate. Sumitomo Bank of California has $2.3 billion in commercial real estate loans, or 62% of all loans. Barclays Bank of New York has $1 billion, or 40% of all loans. Sanwa Bank of California has $1.54 billion, or nearly 32% of total loans.

National Westminster Bank's New Jersey unit has $1.05 billion, or 29% of all loans and Mitsui Manufacturers Bank $265 million, or nearly 28% of all loans.

"Clearly, there's a big vulnerability. Anybody who has large exposure to commercial real estate in this market is susceptible to increased problems," said Mark Gross, a New York-based bank analyst for IBCA.

Analysts believe foreign banks may find it easier to deal with their U.S. real estate problems than U.S. banks. Many foreign banks have strong, profitable domestic markets to fall back on and enough capital to cover U.S. losses. U.S. real estate lending also constitutes only a small portion of foreign banks' total loans, they point out.

"Five billion dollars spread around the European banking system or $30 billion spread around 20 to 30 Japanese banks won't bring them to their knees," Mr. Monro-Davies said.

Taking Downturn in Stride

Foreign bankers are taking the U.S. real estate downturn in stride.

"We look at the United States as a long-term operation and a bank's performance is usually a reflection of the country's economic performance," said a spokesman for National Westminster in London.

Even if the problems worsen, foreign banks say, they will stick it out because their U.S. operations are part of a broader plan to diversify sources of revenues among different markets and different currencies, thereby avoiding being too dependent on any one single market. □

Top 25 Foreign Banks in the United States

Based on business loans booked through U.S. banking offices
June 30, 1990, compared with June 30, 1989 (dollar amounts in millions)

Rank 6/90	Rank 6/89		Totals on June 30, 1990 C&I Loans	Assets	Deposits	No. of US Off.	% Chg. C&I	Totals on June 30, 1989 C&I Loans	Assets	Deposits	No. of US Off.	% Chg. C&I
1	1	**Bank of Tokyo Ltd.**	$13,676	$47,889	22,867	10	+6.67	$12,821	$47,210	$25,544	11	+41.67
2	2	**National Westminster Bank Plc., London**	9,692	23,007	19,280	7	+1.01	9,596	22,189	17,281	6	+16.66
3	3	**Mitsubishi Bank Ltd., Tokyo**	9,352	37,802	20,873	7	+11.91	8,357	31,742	15,681	5	+5.9
4	5	**Industrial Bank of Japan Ltd., Tokyo**	8,634	33,496	17,729	7	+9.49	7,886	28,710	17,700	7	31.69
5	7	**Fuji Bank Ltd., Tokyo**	8,425	31,369	11,086	8	+7.49	7,838	30,372	13,009	8	+40.07
6	8	**Dai-Ichi Kangyo Bank Ltd., Tokyo**	8,061	35,205	14,749	6	+15.82	6,960	33,913	16,070	5	+20.83
7	9‡	**Mitsui Taiyo Kobe Bank, Ltd., Tokyo (a)**	8,026	22,210	10,990	6	+16.15	6,910	19,662	10,183	9	+7.26
8	4	**Sumitomo Bank Ltd., Osaka**	8,008	24,183	14,093	7	+1.19	7,914	24,472	16,551	7	-1.45
9	6	**Sanwa Bank Ltd., Osaka**	7,976	35,474	17,850	8	+1.49	7,859	28,763	15,190	8	+13.98
10	11	**Long-Term Credit Bank of Japan, Ltd., Tokyo**	5,885	13,694	5,127	4	+12.67	5,223	10,543	3,664	4	+29.62
11	9	**Hongkong & Shanghai Banking Corp., Hong Kong**	5,456	24,692	18,691	17	-15.50	6,457	25,380	18,490	18	-9.03
12	10	**Bank of Montreal**	5,262	19,079	9,859	18	-2.72	5,409	18,936	9,667	17	+0.64
13	12	**Tokai Bank, Ltd., Nagoya**	4,779	18,195	5,381	5	+17.54	4,066	17,663	7,729	4	+27.64
14	16	**Nippon Credit Bank Ltd., Tokyo**	4,333	8,145	2,456	2	+21.30	3,572	6,499	2,046	2	+47.41
15	15	**Mitsui Trust & Banking Co. Ltd., Tokyo**	4,299	11,768	4,267	4	+17.88	3,647	12,081	7,177	4	+68.35
16	21	**Daiwa Bank Ltd., Osaka**	3,633	11,033	3,772	11	+52.78	2,378	11,671	6,296	4	-12.13
17	18	**Mitsubishi Trust & Banking Corp., Tokyo**	3,502	14,188	5,203	4	+29.46	2,706	10,180	4,768	3	+16.44
18	25	**Algemene Bank Nederland, Amsterdam (b)**	3,215	11,399	7,398	[illegible]	+75.68	1,830	7,124	4,779	19	-12.71
19	19	**Banco di Napoli, Naples**	3,067	8,586	4,997	1	+16.39	2,635	7,653	4,076	1	+13.06
20	26	**Yasuda Trust & Banking Co. Ltd., Tokyo**	2,924	11,690	4,253	3	+97.70	1,479	7,636	3,598	3	-27.75
21	20	**Bank of Nova Scotia, Toronto, Canada**	2,449	7,623	2,244	9	-6.56	2,621	8,123	3,218	9	-28.03
22	23	**Banque Nationale de Paris**	2,283	10,163	5,675	8	+13.47	2,012	9,261	5,230	8	+17.72
23	22	**Banco di Roma, Rome**	2,242	8,101	3,412	5	+6.66	2,102	8,786	3,468	5	+13.65
24	28	**Saitama Bank Ltd., Urawa, Japan**	1,816	4,575	1,929	3	-0.77	1,830	4,227	1,839	3	+84.93
25	34	**Toyo Trust & Banking Co., Ltd., Tokyo**	1,802	4,319	1,420	3	+39.58	1,291	3,723	2,007	2	+74.80
		Totals for the top 25 foreign banks in the U.S. (c,d)	**138,797**	**477,973**	**236,581**	**184**	**+9.81%**	**128,394**	**442,661**	**237,479**	**173**	**+12.94%**
		Totals for all foreign banks in the U.S. (c)	**189,671**	**757,378**	**377,836**	**719**	**+6.13%**	**178,800**	**695,900**	**370,400**	**697**	**+8.90%**
		Top 25 banks' share of the total for all foreign banks	**73.1%**	**63.1%**	**62.4%**	**25.6%**		**70.8%**	**63.6%**	**64.1%**	**24.8%**	

Source: American Banker survey. The totals for each bank are based on the **combined** business loans (C&I loans), deposits, and assets for all of the bank's U.S. banking offices, for which data were available. **U.S. banking offices** include: agencies, branches, commercial banks, N.Y. State investment companies, and Edge banks. **% Chg. C&I** is the percentage change in business loans outstanding over the year ended 6/30/90 and 6/30/89, respectively. **(a)**— On 4/1/90, Mitsui Bank Ltd., Tokyo and Taiyo Kobe Bank Ltd., Kobe merged to form Mitsui Taiyo Kobe Bank Ltd., Tokyo. Data for 6/30/89 are combined data for U.S. offices of both banks. **(b)**— Acquired Exchange Bancorp., Chicago, 1/90, to account for the sharp gain in C&I loans. **(c)**— Totals exclude thrift institutions. **(d)**— The 1989 totals are for the top 25 banks that year. **(‡)**— Pro forma rank based on combined data prior to merger. Mitsui Bank Ltd. ranked 13th in 1989 with $3.97 billion in business loans and Taiyo Kobe ranked 17th with $2.94 billion.

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Top 50 Foreign Banks in the United States

Ranked by assets on June 30, 1990 (dollar amounts in millions)

Rank 6/90		Assets 6/30/90	Assets 6/30/89	% Chg.	Rank 6/89
1	**Bank of Tokyo Ltd.**	47,888.9	47,209.9	1.4	1
2	**Mitsubishi Bank Ltd., Tokyo**	37,801.7	31,741.7	19.1	3
3	**Sanwa Bank Ltd., Osaka, Japan**	35,473.7	28,762.5	23.3	5
4	**Dai-Ichi Kangyo Bank Ltd., Tokyo**	35,205.0	33,912.5	3.8	2
5	**Industrial Bank of Japan Ltd., Tokyo**	33,495.8	28,707.9	16.7	6
6	**Fuji Bank Ltd., Tokyo**	31,369.0	30,371.7	3.3	4
7	**Hongkong & Shanghai Banking Corp., Hong Kong**	24,691.5	25,380.0	-2.7	7
8	**Sumitomo Bank Ltd., Osaka, Japan**	24,183.1	24,471.5	-1.2	8
9	**National Westminster Bank Plc, London**	23,006.5	22,189.4	3.7	9
10	**Mitsui Taiyo Kobe Bank Ltd., Tokyo (a)**	22,209.9	19,661.6	13.0	10‡
11	**Bank of Montreal**	19,078.6	18,936.0	0.8	10
12	**Tokai Bank Ltd., Nagoya, Japan**	18,195.3	17,663.0	3.0	11
13	**Mitsubishi Trust & Banking Corp., Tokyo**	14,188.0	10,180.0	39.4	17
14	**Long-Term Credit Bank of Japan Ltd., Tokyo**	13,693.5	10,542.8	29.9	16
15	**Mitsui Trust & Banking Co. Ltd., Tokyo**	11,768.2	12,081.4	-2.6	12
16	**Yasuda Trust & Banking Co. Ltd., Tokyo**	11,689.7	7,636.1	53.1	26
17	**Algemene Bank Nederland, Amsterdam, Netherlands**	11,398.9	7,124.1	60.0	27
18	**Daiwa Bank Ltd., Osaka, Japan**	11,032.9	11,670.5	-5.5	14
19	**Barclays Plc, London**	10,255.7	8,654.4	18.5	22
20	**Banque Nationale de Paris**	10,163.0	9,261.3	9.7	19
21	**Swiss Bank Corp., Basle, Switzerland**	10,034.1	11,398.4	-12.0	15
22	**Sumitomo Trust & Banking Co. Ltd., Osaka, Japan**	8,930.8	9,829.6	-9.1	18
23	**Banco di Napoli, Naples, Italy**	8,595.1	7,652.6	12.3	25
24	**Banca Nazionale del Lavoro, Rome**	8,580.3	9,058.4	-5.3	20
25	**Nippon Credit Bank Ltd., Tokyo**	8,144.6	6,499.3	25.3	29
26	**Banco di Roma**	8,101.4	8,786.1	-7.8	21
27	**Bank of Nova Scotia, Toronto, Canada**	7,622.9	8,123.0	-6.2	24
28	**Credit Lyonnais, Paris**	7,318.2	8,236.1	-11.1	23
29	**Allied Irish Banks Plc, Dublin**	7,102.5	6,654.3	6.7	28
30	**Union Bank of Switzerland, Zurich**	7,062.1	4,337.6	62.8	38
31	**Banco de Santander, Spain**	6,556.7	5,280.7	24.2	32
32	**Istituto Bancario San Paolo di Torino, Turin, Italy**	6,006.6	4,981.6	20.6	34
33	**Royal Bank of Canada, Montreal**	5,166.1	4,467.1	15.6	36
34	**European American Bank, New York (b)**	5,117.0	5,446.6	-6.1	31
35	**Israel Discount Bank, Tel-Aviv**	5,107.9	4,797.6	6.5	35
36	**Kyowa Bank Ltd., Tokyo**	4,962.5	5,125.1	-3.2	33
37	**Societe Generale, Paris**	4,792.0	4,068.2	17.8	41
38	**Toronto Dominion Bank, Canada**	4,647.6	5,642.8	-17.6	30
39	**Saitama Bank Ltd., Urawa, Japan**	4,574.6	4,227.0	8.2	39
40	**Commerzbank, Frankfurt, Germany**	4,574.1	3,606.5	26.8	46
41	**Toyo Trust & Banking Co. Ltd., Tokyo**	4,319.4	3,722.9	16.0	44
42	**Banca Commerciale Italiana, Milan, Italy**	4,188.0	3,710.2	12.9	45
43	**Bank Leumi le-Israel, Tel-Aviv**	4,127.5	4,067.6	1.5	42
44	**Canadian Imperial Bank of Commerce, Toronto**	4,074.6	3,899.3	4.5	43
45	**Norinchukin Bank, Tokyo**	4,021.2	4,169.6	-3.6	40
46	**Svenska Handelsbanken, Stockholm, Sweden***	4,016.6	...	...	..
47	**Chuo Trust & Banking Co. Ltd., Tokyo**	3,664.6	2,437.0	50.4	53
48	**Credit Suisse, Zurich, Switzerland**	3,591.6	3,239.2	10.9	47
49	**Banco Central, Madrid, Spain**	3,360.5	3,217.3	4.5	48
50	**Hokkaido Takushoku Bank Ltd., Sapporo, Japan**	3,243.5	4,454.6	-27.2	37

Source: American Banker survey. **Assets are combined** for all of the bank's U.S. banking offices, for which data were available. **(a)**— On 4/1/90, Mitsui Bank Ltd., Tokyo, and Taiyo Kobe Bank Ltd., Kobe, merged to form Mitsui Taiyo Kobe Bank Ltd., Tokyo. **(‡)**— Pro forma rank based on combined data prior to merger. Mitsui Bank Ltd. ranked 16th in 1989 with $11.2 billion in assets and Taiyo Kobe ranked 23d with $8.5 billion. **(b)**— Owned by a group of five European banks. **(*)**— New to the survey.

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Summary of Survey Findings

Total Number of U.S. Banking Offices

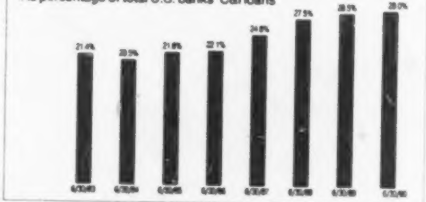
By Office Type

	6/30/90	6/30/89	Change
National banks	4,066	4,289	-223
State member banks	1,020	1,038	-18
State nonmember banks	7,430	7,625	-195
Total FDIC-insured banks	12,516	12,952	-436
Edge banking offices	110	111	-1
Edge banking offices of foreign banks	(22)	(27)	(-5)
U.S. branches of foreign banks	370	364	+6
U.S. agencies of foreign banks	211	201	+10
New York State investment companies	11	11	
Total other offices	702	687	+15
Total banking offices	13,218	13,639	-421

Sources of Data: Federal Reserve Board for Edge bank, branch and agency data and the Federal Deposit Insurance Corp. for national bank, state member (Federal Reserve System) banks, and state nonmember (FDIC-insured) banks.

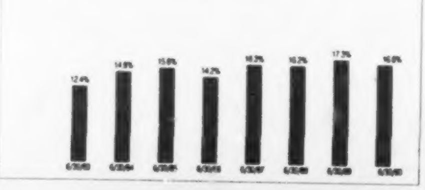
Foreign Banks' U.S. C&I Loans

As percentage of total U.S. banks' C&I loans



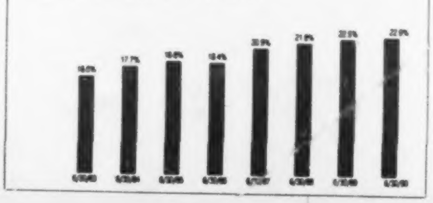
Foreign Banks' U.S. Deposits

As percentage of total U.S. banks' deposits



Foreign Banks' U.S. Assets

As percentage of total U.S. banks' assets



Summary of Survey Findings

Totals for U.S. Branches

On June 30, 1990 (Dollar Amounts in Millions)

	Number	C&I Loans	Assets	Deposits
Los Angeles	34	5,664.0	15,019.1	3,787.3
San Francisco	8	478.2	2,402.5	374.3
San Jose, Calif.	1	97.5	138.2	30.2
District of Columbia	4	27.7	500.6	117.4
Agana, Guam	4	113.9	152.2	66.0
Chicago	54	16,387.1	40,812.5	5,620.4
Boston	10	403.2	829.6	188.3
New York	232	80,776.3	409,935.6	209,194.1
Rye, N.Y.	1	77.5	381.3	0.0
Portland, Ore.	4	343.2	2,736.2	2,437.5
Philadelphia	2	204.5	335.7	159.2
Pittsburgh	2	4.9	7.3	1.0
Puerto Rico	1	263.6	411.6	403.9
Virgin Islands	5	100.9	397.6	305.2
Seattle	8	1,378.2	2,203.3	497.8
Totals	**370**	**106,380.8**	**476,263.2**	**223,182.8**

Totals for U.S. Agencies

On June 30, 1990 (Dollar Amounts in Millions)

	Number	C&I Loans	Assets	Deposits
Beverly Hills	1	26.6	62.5	29.5
Irvine, Calif.	1	0.0	0.0	0.0
Long Beach, Calif.	1	19.0	59.4	0.0
Los Angeles	60	20,572.1	60,584.6	9,396.8
San Francisco	27	2,149.0	7,598.5	1,001.1
Coral Gables, Fla.	2	84.2	347.8	334.5
Miami	37	1,086.5	9,293.1	8,089.7
Miami Beach, Fla.	3	87.0	708.9	695.9
Tampa, Fla.	1	0.0	00.0	00.0
Atlanta	19	3,986.1	7,415.1	38.1
Honolulu	2	130.0	197.8	1.9
New York	37	1,840.0	9,052.6	2,191.8
Dallas	4	273.1	451.6	0.0
Houston	16	2,165.3	3,279.5	4.4
Totals	**211**	**32,418.8**	**98,051.4**	**21,783.7**

Top 25 Branches in the U.S.

Based on C&I Loans on June 30, 1990

Rank 1990	Rank 1989	(Dollar Amounts in Millions)	6/30/90	6/30/89
1	1	Dai-Ichi Kangyo Bank Ltd., New York	5,142.2	4,406.0
2	15	Mitsui Taiyo Kobe Bank Ltd., New York	4,481.0	2,016.1
3	2	Mitsubishi Bank Ltd., New York	4,050.3	4,169.0
4	3	Sumitomo Bank Ltd., New York	3,883.4	3,924.0
5	4	Sanwa Bank Ltd., New York	3,603.4	3,789.0
6	8	Nippon Credit Bank, New York	3,501.7	3,056.4
7	5	Fuji Bank Ltd., New York	3,366.9	3,597.0
8	6	Bank of Tokyo Ltd., New York	3,278.9	3,475.0
9	10	Banco di Napoli, New York	3,066.9	2,634.5
10	11	Industrial Bank of Japan Ltd., New York	2,860.7	2,509.8
11	9	Long-Term Credit Bank of Japan, New York	2,796.9	2,783.1
12	12	Tokai Bank Ltd., New York	2,391.8	2,335.1
13	16	Mitsubishi Trust & Banking Corp., New York	2,220.5	1,846.7
14	13	Bank of Montreal, Chicago	2,086.2	2,092.0
15	14	Mitsui Trust & Banking Co. Ltd., New York	1,935.9	2,040.3
16	..	Yasuda Trust & Banking Co. Ltd., New York	1,646.5	664.5
17	20	Mitsubishi Bank Ltd., Los Angeles	1,615.7	1,343.5
18	..	Toyo Trust & Banking Co. Ltd., New York	1,427.9	1,020.6
19	..	Daiwa Bank Ltd., Chicago	1,270.9	216.9
20	19	Sumitomo Bank Ltd., Chicago	1,161.1	1,352.1
21	7	Swiss Bank Corp., New York	1,087.2	3,137.0
22	..	Mitsui Taiyo Kobe Bank Ltd., Chicago	1,070.1	514.0
23	24	Dai-Ichi Kangyo Bank, Ltd., Chicago	1,051.2	1,135.4
24	22	Daiwa Bank Ltd., New York	1,047.3	1,155.3
25	..	Barclays Bank, Plc, New York	1,043.1	730.6

Top 25 U.S. Bank Subsidiaries

Based on C&I Loans on June 30, 1990

Rank 1990	Rank 1989	(Dollar Amounts in Millions)	6/30/90	6/30/89
1	1	National Westminster Bank USA, New York	7,210.3	6,568.9
2	2	Marine Midland Bank NA, Buffalo, N.Y.	4,990.8	5,274.1
3	3	Union Bank, San Francisco	4,570.0	4,602.6
4	5	Bank of Tokyo Trust Co., New York	3,395.5	2,847.0
5	4	Harris Trust & Savings Bank, Chicago	2,708.1	2,857.0
6	8	Bank of California NA, San Francisco	2,356.6	1,851.1
7	7	Industrial Bank of Japan Trust Co., New York	2,217.5	2,175.9
8	6	National Westminster Bank NJ, Jersey City	1,651.8	2,179.1
9	11	First National Bank of Maryland, Baltimore	1,458.5	1,359.5
10	13	Fuji Bank & Trust Co., New York	1,342.3	1,300.3
11	9	Sanwa Bank California, San Francisco	1,308.8	1,737.1
12	--	Exchange National Bank, Chicago	1,278.3	
13	10	European American Bank, New York	1,216.2	1,379.7
14	12	Bank Leumi Trust Co., New York	1,196.9	1,306.2
15	14	IBJ Schroder Bank & Trust Co., New York	951.1	781.7
16	16	Sumitomo Bank of California, San Francisco	771.8	688.0
17	21	Daiwa Bank Trust Co., New York	710.7	522.4
18	18	Tokai Bank of California, Los Angeles	704.2	579.1
19	15	Israel Discount Bank of New York	652.1	753.6
20	20	LTCB Trust Co., New York	583.5	522.8
21	17	Mitsui Manufacturers Bank, Los Angeles	573.5	617.8
22	19	Barclays Bank of New York NA	571.0	523.3
23	..	Bank of the West, Walnut Creek, Calif.	490.5	339.2
24	25	Banco Santander-Puerto Rico, Hato Rey	487.4	384.9
25	24	Banco Central Corp., Hato Rey, P.R.	487.2	389.3

Top 25 Agencies in the U.S.

Based on C&I Loans on June 30, 1990

Rank 1990	Rank 1989	(Dollar Amounts in Millions)	6/30/90	6/30/89
1	3	Mitsui Trust & Banking Co. Ltd., Los Angeles	1,900.9	1,476.2
2	2	Long-Term Credit Bank of Japan, Ltd., Los Angeles	1,719.5	1,486.9
3	1	Industrial Bank of Japan Ltd., Los Angeles	1,662.2	1,826.9
4	8	Mitsui Taiyo Kobe Bank Ltd., Los Angeles	1,522.0	822.5
5	6	Fuji Bank Ltd., Los Angeles	1,466.2	897.3
6	5	Dai-Ichi Kangyo Bank, Los Angeles	1,309.8	956.9
7	4	Bank of Nova Scotia, Atlanta	1,106.6	1,322.0
8	9	Mitsubishi Trust & Banking Corp., Los Angeles	1,073.6	800.2
9	10	Yasuda Trust & Banking Co. Ltd., Los Angeles	1,065.1	751.5
10	7	Bank of Tokyo Ltd., Los Angeles	1,048.7	834.1
11	11	Tokai Bank Ltd., LLos Angeles	1,025.1	726.6
12	12	Sumitomo Trust & Banking Co. Ltd., Los Angeles	957.5	701.4
13	16	Nippon Credit Bank Ltd., Los Angeles	830.8	516.0
14	21	Sanwa Bank Ltd., Atlanta	733.9	367.8
15	15	Bancomer, Los Angeles	715.7	556.2
16	17	Daiwa Bank Ltd., Los Angeles	604.2	483.8
17	14	Sumitomo Bank Ltd., San Francisco	563.3	584.6
18	..	Fuji Bank Ltd., Houston	544.1	301.7
19	20	Banco Nacional de Mexico, New York	504.7	379.4
20	18	Banco di Roma, San Francisco	463.4	391.7
21	19	Dai-Ichi Kangyo Bank Ltd., Atlanta	455.2	379.8
22	..	Sumitomo Bank Ltd., Atlanta	417.5	284.7
23	23	Fuji Bank Ltd., San Francisco	392.7	343.9
24	..	Toyo Trust & Banking Co. Ltd., Los Angeles	374.1	270.1
25	..	Banque Paribas, Houston	371.5	305.8

Summary of Survey Findings

Location of Foreign Banks' U.S. Offices: The Top 10 Cities

As of June 30, 1990

		Total Offices[1]	Agencies	Branches	Commercial Bank Subs.	Edge Act Banks	All Other Offices	Represent. Offices
NEW YORK	**6/30/90:**	463	37	232	32	5	11	146
	6/30/89:	480	35	233	33	6	11	162
LOS ANGELES	**6/30/90:**	138	60	34	13	0	0	31
	6/30/89:	127	60	30	13	0	0	24
CHICAGO	**6/30/90:**	83	0	54	6	2	0	21
	6/30/89:	89	0	53	5	2	0	29
MIAMI	**6/30/90:**	59	37	0	2	9	0	11
	6/30/89:	54	35	0	3	9	0	7
SAN FRANCISCO	**6/30/90:**	57	27	8	6	2	0	14
	6/30/89:	63	28	7	7	2	0	19
HOUSTON	**6/30/90:**	55	16	0	0	3	0	36
	6/30/89:	74	14	0	0	6	0	54
ATLANTA	**6/30/90:**	31	19	0	0	0	0	12
	6/30/89:	27	15	0	0	0	0	12
WASHINGTON, D.C.	**6/30/90:**	15	0	4	0	1	0	10
	6/30/89:	15	0	3	0	1	0	11
DALLAS	**6/30/90:**	15	4	0	0	0	0	11
	6/30/89:	14	1	0	0	0	0	13
SEATTLE	**6/30/90:**	11	0	8	0	0	0	3
	6/30/89:	14	0	9	0	0	0	5
Total For 10 Largest	**6/30/90:**	927	200	340	59	22	11	295
	6/30/89:	957	188	335	61	26	11	336
Total for all U.S. Offices	**6/30/90:**	1,046	211	370	105	22	14	324
	6/30/89:	1,083	201	364	101	27	13	377
Total Number of Cities[2]	**6/30/90:**	89	14	17	49	6	4	30
	6/30/89:	82	15	20	41	7	3	37

(1)— **Total offices** are full banking offices plus representative offices. **Full banking offices** include agencies, branches, commercial banks, Edge banks, and all other offices. **All other offices** includes thrifts and New York State investment companies. (2)— The first number in this row shows the total number of **different** U.S. cities that have foreign banking offices. Each of the six other numbers in the row indicate number of U.S. cities that have banking offices of the six different types listed (agencies, branches, commercial bank subsidiaries, Edge Act banks, all other, and representative offices.)

Top 10 Countries in C&I Loans Held by Banks' U.S. Offices

Dollar Amounts in Billions

		Number of Banks with US Offices	Number of US Offices	C&I Loans	Ratio	Deposits	Assets
JAPAN	**6/30/90:**	45	137	$113.9	60.0%	$189.0	$408.9
	6/30/89:	39	120	$100.3	56.1%	$195.6	$372.5
		+6	+17	+13.6%		-3.4%	+9.8%
UNITED KINGDOM	**6/30/90:**	11	42	12.3	6.5%	28.8	38.6
	6/30/89:	12	45	13.4	7.5%	26.7	40.2
		-1	-3	-8.2%		+7.9%	-4.0%
ITALY	**6/30/90:**	13	27	10.3	5.4%	14.3	46.6
	6/30/89:	13	27	10.5	5.9%	13.0	45.1
				-1.9%		+10.0%	+3.3%
CANADA	**6/30/90:**	6	49	9.8	5.2%	19.4	42.8
	6/30/89:	6	50	11.2	6.3%	19.3	42.4
			-1	-12.5%		+0.5%	+0.9%
HONG KONG	**6/30/90:**	10	30	5.6	3.0%	19.7	25.9
	6/30/89:	10	30	6.6	3.7%	19.3	26.4
				-15.2%		+2.1%	-1.9%
FRANCE	**6/30/90:**	15	37	5.3	2.8%	15.9	33.2
	6/30/89:	15	39	5.1	2.9%	16.5	30.3
			-2	+3.9%		-3.6%	+9.6%
NETHERLANDS	**6/30/90:**	4	27	4.7	2.5%	9.0	15.7
	6/30/89:	4	22	3.3	1.8%	6.0	11.6
			+5	+42.4%		+50.0%	+35.3%
ISRAEL	**6/30/90:**	4	23	3.3	1.7%	10.9	12.5
	6/30/89:	4	27	3.2	1.8%	10.5	12.0
			-4	+3.1%		+3.8%	+4.2%
SWITZERLAND	**6/30/90:**	6	17	3.0	1.6%	12.1	22.4
	6/30/89:	7	18	4.9	2.7%	10.6	20.5
		-1	-1	-38.8%		+14.2%	+9.3%
SPAIN	**6/30/90:**	8	27	2.9	1.5%	9.2	13.2
	6/30/89:	9	28	2.8	1.6%	7.9	11.2
		-1	-1	+3.6%		+16.5%	+17.9%
Total for Top 10	**6/30/90:**	122	417	171.1	90.1%	328.3	659.8
	6/30/89:	119	406	161.3	90.2%	325.6	612.4
		+3	+11	+6.1%		+0.8%	+7.7%
Total for All Foreign in the U.S. (a)	**6/30/90:**	288(58)	718	189.9	100.0%	377.6	757.4
	6/30/89:	281(56)	697	178.9	100.0%	370.4	695.6
		+7	+21	+6.1%		+1.9%	+8.9%

Number of US Offices: includes foreign banks' U.S. branches, agencies, Edge banks, commercial banks, and New York State investment companies. Thrift institutions and representative offices are not included. The number of U.S. offices reported for each country in the top 10 is the number for which data were available. **Ratio:** commercial and industrial loans outstanding at the U.S. offices of a country's banks to C&I loans outstanding at all U.S. offices of foreign banks. **(a)**— The total number of foreign countries is shown in parenthesis.

Summary of Survey Findings

C&I Loans, Deposits, and Assets at U.S. Offices of Foreign Banks

Dollar Amounts in Billions

		Number of Offices	C&I Loans	Deposits	Assets
(1) AGENCIES AND BRANCHES	6/30/90:	581	$138.8	$245.0	$575.4
	6/30/89:	565	$129.9	$247.1	$527.5
		+16	+6.9%	-0.8%	+9.1%
(1A) AGENCIES	6/30/90:	211	$ 32.4	$ 21.8	$ 99.1
	6/30/89:	201	$ 27.8	$ 22.4	$ 83.9
		+10	+16.5%	-2.7%	+18.1%
(1B) BRANCHES	6/30/90:	370	$106.4	$223.2	$476.3
	6/30/89:	364	$102.1	$224.7	$443.5
		+6	+4.2%	-0.7%	+7.4%
(2) COMMERCIAL BANKS (a)	6/30/90:	105	$ 49.4	$129.9	$175.0
	6/30/89:	100	$ 46.6	$121.3	$161.3
		+5	+6.0%	+7.2%	+8.5%
(3) EDGE ACT BANKS (b)	6/30/90:	22	$0.22	$ 2.4	$ 3.1
	6/30/89:	26	$0.26	$ 1.6	$ 2.0
		-4	-15.4%	+50.0%	+55.0%
(4) INVESTMENT COMPANIES	6/30/90:	11	$ 1.5	$ 0.3	$ 3.9
	6/30/89:	11	$ 2.2	$ 0.4	$ 4.9
			-31.8%	-25.0%	-20.4%
(5) THRIFT INSTITUTIONS (c)	6/30/90:	3	$ 0.14	$ 1.7	$ 1.9
	6/30/89:	2	$ 0.13	$ 1.3	$ 1.6
		+1	+5.6%	+35.5%	+18.2%
Totals for U.S. Offices of Foreign Banks (d)	6/30/90:	719	$189.9	$377.6	$757.4
	6/30/89:	697	$178.9	$370.4	$695.6
		+22	+6.1%	+1.9%	+8.9%
Totals for All U.S. Banks (e)	6/30/90:	13,218	654.1	2,280.6	3,304.9
	6/30/89:	13,639	628.6	2,140.9	3,085.6
		-421	+4.1%	+6.5%	+7.1%
Ratio of Foreign to All U.S. Banks (f)	6/30/90	5.4%	29.0%	16.5%	22.9%
	6/30/89:	5.1	28.5	17.3	22.5
	6/30/88:	4.7	27.5	16.2	21.8
	6/30/87	4.4	24.8	16.3	20.9
	6/30/86:	4.3	22.1	14.2	18.4
	6/30/85:	4.1	21.8	15.6	18.6
	6/30/84:	3.6	20.5	14.9	17.7
	6/30/83:	3.6	21.4	12.4	16.0

All totals and the number of offices are for the banking offices providing data for the survey. **C&I loans, deposits and assets** for June 30, 1990 and June 30, 1989 were used for all banking offices. **(a)**— Commercial bank number count includes bank head offices only. Branches of these banks are not included. **(b)**— Edge bank number count includes Edge branches. To avoid double counting, data for Edge banks, which are subsidiaries of foreign bank-owned U.S. commercial banks, are excluded from the totals for C&I loans, deposits, and assets. **(c)**— includes savings banks and savings and loan associations. **(d)**— All totals **exclude** thrift institutions. The total number of U.S. banking offices of foreign banks— including thrift institutions— were **722** on 6/30/90 and **706** on 6/30/89. **(e)**— All totals **exclude** thrift institutions. The asset, deposit, and C&I data for all U.S. banks are from the *Federal Reserve Bulletin*. The number of U.S. banks includes **all** U.S.-chartered, FDIC-insured commercial banks, the U.S. branches and agencies of foreign banks; **all** U.S. Edge Act bank offices, and New York State investment companies. These data were provided by the Federal Deposit Insurance Corporation, and Federal Reserve Board. **(f)**— U.S. offices of foreign banks as a % of all U.S. banking offices.

Growth in C&I Loans, Deposits, and Assets at U.S. Banks

Foreign Bank-Owned U.S. Banks Compared with U.S.-Owned Banks from 6/30/83 to 6/30/90 (Dollar Amounts in Billions)

Foreign Bank-Owned U.S. Banks[1]	C&I Loans June 30	% Chg.	Deposits June 30	% Chg.	Assets June 30	% Chg.
1990	$189.9	+6.1%	$377.6	+1.9%	$757.4	+8.9%
1989	$178.9	+8.9	$370.4	+11.8	$695.6	+9.0
1988	$164.3	+18.6	$331.2	+5.5	$638.3	+11.6
1987	$138.5	+21.3	$314.0	+23.0	$571.9	+24.1
1986	$114.2	+ 8.0	$255.3	- 1.6	$461.0	+ 8.7
1985	$105.7	+13.8	$259.5	+13.8	$423.8	+11.3
1984	$ 92.9	+ 9.4	$228.2	+27.5	$380.9	+18.4
1983	$ 84.9	+ 2.3	$179.0	+20.5	$321.6	+12.7
U.S.-Owned U.S. Banks[2]						
1990	$464.2	+ 3.2%	$1,903.0	+ 7.5%	$2,547.5	+ 6.6%
1989	$449.7	+ 3.6	$1,[illegible]0.5	+ 3.5	$2,390.0	+ 4.4
1988	$433.9	+ 3.4	$1,[illegible]	+ 6.3	$2,289.2	+ 6.1
1987	$419.5	+ 4.4	$1,[illegible]	+ 4.5	$2,158.5	+ 5.3
1986	$402.0	+ 6.2	$1,540.8	+10.0	$2,050.7	+ 8.9
1985	$378.6	+ 5.2	$1,400.3	+ 7.3	$1,883.3	+ 8.6
1984	$360.0	+15.8	$1,304.7	+ 3.2	$1,734.6	+ 3.2
1983	$311.0	+ 2.4	$1,264.8	+ 7.4	$1,681.4	+ 7.1

Data for this table are calculated by American Banker using its survey data of foreign banks in the U.S. and the Federal Reserve Board's aggregate data on all banks in the U.S. **(1)**— Foreign bank-owned U.S. banks include: commercial bank and Edge bank **subsidiaries**, branch and agency offices, and New York investment companies. **(2)**— U.S.-owned U.S. banks include all commercial banks and Edge banks in U.S. that are not owned by foreign banks. **Note:** Data for 1985 were not adjusted for the sale of Crocker National Bank, San Francisco, by Midland Bank PLC, London, to Wells Fargo Bank NA, San Francisco. Thus, 1986 growth is understated for foreign-owned U.S. banks and overstated for U.S. owned U.S. banks.

Foreign Office Roundup

Offices opened, acquired, and closed since June 30, 1989, listed geographically (dollar amounts in thousands)

Offices opened between 6/30/89 and 6/30/90	Type of Office	Location	C&I Loans 6/30/90	Assets 6/30/90	Deposits 6/30/90
Chiba Bank Ltd., Chiba, Japan	Branch	Los Angeles	12,438	52,736	0
Credit Agricole Mutuel, Paris	Branch	Los Angeles	1,361	4,711	240
Deutsche Bank, Frankfurt	Branch	Los Angeles	17,498	19,721	0
First Commercial Bank, Taipei	Branch	Los Angeles	1,310	312,067	228,216
Hua Nan Commercial Bank, Taipei	Branch	Los Angeles	50,457	162,529	93,745
Oversea-Chinese Banking Corp., Ltd., Singapore	Agency	Los Angeles	925	1,691	3
Toronto Dominion Bank	Agency	Los Angeles	0	0	0
Dai-Ichi Kangyo Bank, Ltd., Tokyo	Agency	San Francisco	22,350	306,822	0
Daiwa Bank, Ltd., Osaka	Agency	San Francisco	0	0	0
Hang Seng Bank Ltd., Hong Kong	Branch	San Francisco	692	4,714	1,421
Commercial Bank of Kuwait	Branch	Wash. D.C.	0	6,273	3,081
Banco Hispano-Americano, Madrid	Agency	Miami	0	11,081	10,681
Daiwa Bank, Ltd., Osaka	Agency	Miami	0	0	0
Daiwa Bank, Ltd., Osaka	Agency	Tampa, Fla.	0	0	0
Credit Suisse, Zurich	Agency	Atlanta	0	0	0
Creditanstalt-Bankverein, Vienna	Agency	Atlanta	0	0	0
NMB Postbank Group, N.V., Amsterdam	Agency	Atlanta	0	0	0
National Bank of Canada, Montreal	Agency	Atlanta	0	0	0
Royal Bank of Canada, Montreal	Agency	Atlanta	0	0	0
Tokai Bank Ltd., Nagoya, Japan	Agency	Atlanta	97,992	98,932	1,270
Bank of Tokyo, Ltd.	Branch	Chicago	501,614	508,041	0

For footnotes, see page 9A

Table Continues on next page

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Foreign Office Roundup

Offices opened, acquired, and closed since June 30, 1989, listed geographically (dollar amounts in thousands)

Offices opened between 6/30/89 and 6/30/90 (continued)	Type of Office	Location	C&I Loans 6/30/90	Assets 6/30/90	Deposits 6/30/90
Cho Hung Bank Ltd., Seoul	Branch	Chicago	5,972	25,223	1,176
Mitsubishi Trust & Banking Corp., Tokyo	Branch	Chicago	156,197	638,683	48
Algemene Bank Nederland, Amsterdam	Commercial Bank	Calumet City, Ill	76,645	202,242	182,341
Algemene Bank Nederland, Amsterdam	Commercial Bank	Chicago	1,278,331	3,143,015	2,416,170
Bank of Montreal	Commercial Bank	Libertyville, Ill [1]	0	96,403	79,406
Algemene Bank Nederland, Amsterdam	Commercial Bank	Oakbrook, Ill	1,443	42,831	36,693
Algemene Bank Nederland, Amsterdam	Commercial Bank	Vernon Hills, Ill	479	4,699	
Daiwa Bank, Ltd., Osaka	Branch	Boston	0	0	0
Bank of Kinki, Ltd., Osaka	Branch	New York	3,000	84,798	29,080
Chang Hwa Commercial Bank, Ltd., Taichung	Branch	New York	56,052	235,191	135,706
Daishi Bank, Ltd., Niigata	Branch	New York	5,000	85,922	56,900
First Commercial Bank, Taipei	Agency	New York	50,000	286,678	214,238
Fukuoka City Bank, Ltd.	Branch	New York	5,000	105,360	24,000
Hyogo Bank, Ltd., Kobe	Branch	New York	0	35,301	15,000
Juroku Bank, Ltd., Gifu	Branch	New York	0	15,013	0
Mase Westpac Ltd., London	Branch	New York	22,069	69,944	0
Skopbank, Helsinki	Branch	New York	66,804	156,225	720
Suruga Bank, Ltd., Numazu	Branch	New York	52,894	360,386	285,769
Svenska Handelsbanken, Stockholm	Branch	New York	21,196	4,016,611	597
Tokyo Tomin Bank, Ltd.	Branch	New York	25,884	402,251	303,489
Nordbanken, Stockholm	Branch	Rye, N.Y.	77,522	381,338	2
Daiwa Bank, Ltd., Osaka	Branch	Pittsburgh	0	0	0
Daiwa Bank, Ltd., Osaka	Agency	Dallas	0	0	0
National Australia Bank, Ltd., Melbourne	Agency	Dallas	0	0	0
Rabobank Nederland, Utrecht	Agency	Dallas	0	0	0
Standard Chartered Bank Plc, London	Agency	Houston	11,982	19,335	419
Toronto Dominion Bank	Agency	Houston	47,707	428,766	5
Christiania Bank og Kreditkasse, Oslo	Branch	Seattle	275,738	292,107	5,183

Offices opened or acquired since 6/30/90	Type of Office	Location
Chang Hwa Commercial Bank, Ltd., Taipei, Twaiwan	Branch	Los Angeles
Habib Bank AG, Zurich, Switzerland	Branch	Los Angeles
Banco Union, S.A.C.A., Caracas, Venezuela	Agency	Miami
Korea Exchange Bank, Seoul	Agency	Miami
Toyo Trust And Banking Co., Ltd., Tokyo	Branch	Chicago
Yasuda Trust & Banking Co., Ltd., Tokyo	Branch	Chicago
Bank of Montreal[2]	Commercial Bank	Frankfort, Ill
Bank of Nagoya Bank, Ltd., Japan	Branch	New York
Cho Hung Bank Ltd., Seoul, Korea	Commercial Bank	New York
Fukutoku Bank, Ltd., Osaka, Japan	Branch	New York
Industrial Bank of Korea, Seoul	Branch	New York
Kiyo Bank, Ltd., Wakayama, Japan	Branch	New York
National Westminster Bank Plc., London	Branch	New York
Ogaki Kyoritsu Bank, Ltd., Ogaki, Japan	Branch	New York
Banco Santander, Spain[3]	Thrift	San Juan, P.R.
Royal Bank of Scotland Plc., Edinburgh, U.K.[4]	Commercial Bank	Providence, R.I.

Offices closed between 6/30/89 and 6/30/90			6/30/89	6/30/89	6/30/89
Bank of New Zealand, Wellington	Agency	Los Angeles	34,180	52,001	7,549
Lloyds Bank Plc, London[5]	Branch	Los Angeles	0	0	0
Skandinaviska Enskilda Banken, Stockholm	Agency	Los Angeles	37,042	47,432	8,740
Banco de la Nacion Argentina, Buenos Aires	Agency	San Francisco	14,297	103,545	15,292
Banque Francaise du Commerce Exterieur, Paris[6]	Agency	San Francisco	15,637	16,472	0
Royal Bank of Canada, Montreal	Agency	San Francisco	0	851	0
Hongkong & Shanghai Banking Corp., Hong Kong[7]	Commercial Bank	Wilmington, Del	436,222	2,118,066	647,863
Bank of Credit & Commerce International, Luxembourg	Agency	Boca Raton, Fla	2,118	21,590	21,429
Banco Zaragozano, Spain[8]	Commercial Bank	Miami	6,579	49,496	46,323
Bank of Credit & Commerce International, Luxembourg	Agency	Tampa, Fla	3,909	30,644	30,103
Bank of Tokyo Ltd., Tokyo	Edge Bank	Coral Gables, Fla	1,097	15,703	10,286
Royal Bank of Canada, Montreal	Agency	Coral Gables, Fla			
Toronto Dominion Bank	Agency	Atlanta	262,608	659,478	0
Banque Indosuez, Paris	Branch	Chicago	127,238	131,731	5,585
Lloyds Bank Plc, London[5]	Branch	Boston	0	0	0
Bank Leu Ltd., Zurich, Switzerland	Branch	New York	599	46,317	32,412
Libra Bank Plc, London	Branch	New York	0	214,918	199,752
Philippine Commercial International Bank, Makati	Branch	New York	2,570	31,798	7,317
Royal Bank of Canada, Montreal[9]	Commercial Bank	New York	0	210,324	3,906
Canadian Imperial Bank of Commerce, Toronto	Branch	Portland, Ore	0	0	0
Lloyds Bank Plc, London[5]	Branch	Pittsburgh	0	0	0
Bank of Tokyo Ltd., Tokyo	Edge Bank	Houston	5,608	6,563	1,457
Banque Indosuez, Paris	Edge Bank	Houston	0	2,649	0
Societe General, Paris	Edge Bank	Houston	32,249	33,797	0
Barclays Bank Plc, London	Branch	Seattle	0	0	0
Canadian Imperial Bank of Commerce, Toronto	Branch	Seattle	0	0	0

Offices closed since 6/30/90			6/30/90	6/30/90	6/30/90
National Bank of Canada, Montreal	Agency	Irvine, Calif	0	0	0
Barclays Bank Plc, London[6]	Agency	Los Angeles	0	0	0
Manila Banking Corp., Philippines[16]	Commercial Bank	Los Angeles	2,257	22,979	21,435
Bank of Credit & Commerce Hong Kong Ltd.	Agency	San Francisco	2,335	36,196	13,051
Bank of Credit & Commerce International, Luxembourg	Agency	Miami	19,038	247,700	241,037
Bayerische Vereinsbank, Munich	Agency	Atlanta	14,566	15,552	0
National Westminster Bank Plc., London	Branch	Boston	0	0	0

Offices consolidated due to merger*			6/30/89	6/30/89	6/30/89
Mitsui Bank Ltd., Tokyo[10]	Agency	Los Angeles	822,479	1,640,575	103
Taiyo Kobe Bank Ltd., Kobe[10]	Agency	Los Angeles	621,518	1,047,185	56,162
Algemene Bank Nederland, Amsterdam[11]	Commercial Bank	Chicago	450,488[12]	1,391,739[12]	1,027,778[12]
Mitsui Bank Ltd., Tokyo[10]	Branch	Chicago	514,039	994,586	4,858
Taiyo Kobe Bank Ltd., Kobe[10]	Branch	Chicago	458,374	853,443	1,087
Algemene Bank Nederland, Amsterdam[11]	Commercial Bank	Vernon Hills	0,000[12]	00,000[12]	00,000[12]
Bank of Ireland, Dublin[13]	Commercial Bank	Exeter, N.H.	54,330[12]	257,061[12]	231,615[12]
Bank of Ireland, Dublin[13]	Commercial Bank	Keene, N.H.	0	91,833	76,528
Bank of Ireland, Dublin[13]	Commercial Bank	Lebanon, N.H.	15,911[12]	136,216[12]	125,584[12]
Bank of Ireland, Dublin[13]	Commercial Bank	North Conway, N.H.	46,315[12]	254,250[12]	174,421[12]
Bank of Ireland, Dublin[13]	Commercial Bank	Rochester, N.H.	17,230[12]	139,648[12]	130,738[12]
Bank of Ireland, Dublin[13]	Commercial Bank	Wolfeboro, N.H.	16,250	135,922	125,024
Bergen Bank, Oslo, Norway[14]	Branch	New York	12,585	24,164	2,068
Copenhagen Handelsbank, Denmark[15]	Branch	New York	25,671	73,849	3,295
Mitsui Bank Ltd., Tokyo[10]	Branch	New York	2,016,139	7,196,315	5,042,324
Norske Creditbank, Oslo, Norway[14]	Branch	New York	0	27,403	6,923
Provinsbank, Aarhus, Denmark[15]	Branch	New York	235,306	457,282	205,256
Taiyo Kobe Bank Ltd., Kobe[10]	Branch	New York	1,551,319	5,770,564	3,661,724

(*)— Bank merger resulted in office consolidation. The 6/30/89 data for the offices consolidated are reported and information regarding the bank is included in a footnote. (1)— The bank, Harris Bank Libertyville, acquired Libertyville Federal Savings & Loan Assn., through the RTC, 4/27. (2)— Harris Bankcorp acquired Frankfort Bancshares, Inc., parent of the $92 million-asset Frankfort State Bank, 10/1. (3)— Banco Santander Puerto Rico absorbed Caguas Central FSB, 9/90. (4)— Acquired Bank of New England/Old Colony for $75 million 10/90. (5)— Sold its operations in Los Angeles, Boston, and Pittsburgh to Daiwa Bank Ltd., 3/1/90. (6)— Transformed agency office into a Los Angeles rep. office. (7)— Marine Midland Bank (Delaware), Wilmington, was merged into Marine Midland Bank NA, Buffalo, N.Y., 3/31/90. (8)— Miami National Bank was acquired by CommerceBank NA, 3/90. (9)— Closed Royal Bank & Trust Co., 9/89. (10)— Mitsui Bank Ltd. and Taiyo Kobe Bank Ltd. merged to form Mitsui Taiyo Kobe Bank on 4/1/90. (11)— Exchange National Bank, Chicago, acquired La Salle National Bank and then changed title to LaSalle National Bank, 9/22/90. And LaSalle Bank Northbrook acquired Exchange Bank of Lake County, Vernon Hills. (12)— Data are as of 6/30/90. (13)— The bank owns First NH Banks, Manchester, a bank holding company, whose title was changed to Bank of Ireland First Holding Inc., 10/26/90. In 2/90, First Cheshire Bank, Keene, merged into First NH Bank NA, Manchester. On 1/8/90, Wolfeboro National Bank, N.H. was merged into an affiliate, First Central Bank, Laconia. On 12/31/90, First Central Bank and four other First NH Banks affiliates— Exeter Banking Co., First NH Bank of Lebanon, First NH-White Mountain Bank, North Conway, and First NH Banks Granite State, Rochester— were merged into First Capital Bank, Concord. First Capital Bank then changed its title to First NH Bank. (14)— Bergen Bank and Norske Creditbank merged to form Norske Bank on 4/17/90. (15)— Merged with Danske Bank on 1/1/90. (16)— Manilabank California was closed by the FDIC 3/8/91 and then sold to a subsidiary of U.S. Trust Corp., New York. **Compiled by American Banker, Copyright 1991.**

Thrifts and Mortgages

Mortgage Servicing Analysis 112
Top 25 Mortgage Servicers 114
Top 100 Mortgage Companies.......... 115
Ownership of the Top 100 Mortgage Companies.......... 118
Top 300 Thrift Analysis.......... 119
Top 100 Thrifts in Deposits 120
Top 200 Thrifts in Deposits 121
Top 300 Thrifts in Deposits 122
Geographic Breakdown of Top 300.......... 123-126
Summary 126
Top 150 Thrifts in Assets.......... 127
Top 300 Thrifts in Assets.......... 128
Geographic Breakdown of Top 300.......... 129-130
Credit Union Analysis 131
Top 100 Credit Unions 132
Geographic Breakdown of Top 100.......... 133
Summary 133

Mortgage Servicers Build Portfolios

The largest servicers handled 20% of all home loans by the end of the year, and are still gaining

By Phil Roosevelt

Some of the big gainers in the second half of 1990 are still pushing hard.

Tightening their grip on the mortgage servicing industry, the top 25 players increased their portfolios by nearly 10% in the second half of last year, an *American Banker* survey has found.

At yearend, the group was servicing $533.2 billion of mortgages, or 20% of all home loans. The share was up from 19% at midyear.

Funneling Payments

Servicing, the backbone of mortgage banking, entails funneling monthly payments from homeowners to holders of mortgage-backed securities.

Servicers also tend to property tax and insurance payments and, when necessary, initiate foreclosure proceedings.

Some of the big gainers in the second half of 1990 are still pushing hard. Sears Mortgage Corp., which zoomed to No. 16 from No. 38 with a big acquisition from Southeast Banking Corp., is looking for more portfolios this year and also has boosted its retail originations.

Prudential Home Mortgage, which jumped to No. 17 from No. 22, last month agreed to acquire a large originations unit and some servicing facilities from Standard Federal Savings Bank, Gaithersburg, Md.

And Barclays American, which shot up to No. 11 from No. 23, is still seeing its portfolio increase by nearly $1 billion a month, said executive vice president Timothy B. Schuck.

The key is a deal whereby the company buys the servicing rights on many of the loans originated by Norwest Corp.

Breaking into the Ranks

Meanwhile, a new name is breaking into the top ranks of servicing: KeyCorp. The Buffalo, N.Y.-based banking company was awarded No. 18-ranked Goldome Realty Credit Corp. as part of a government-assisted acquisition of parent Goldome.

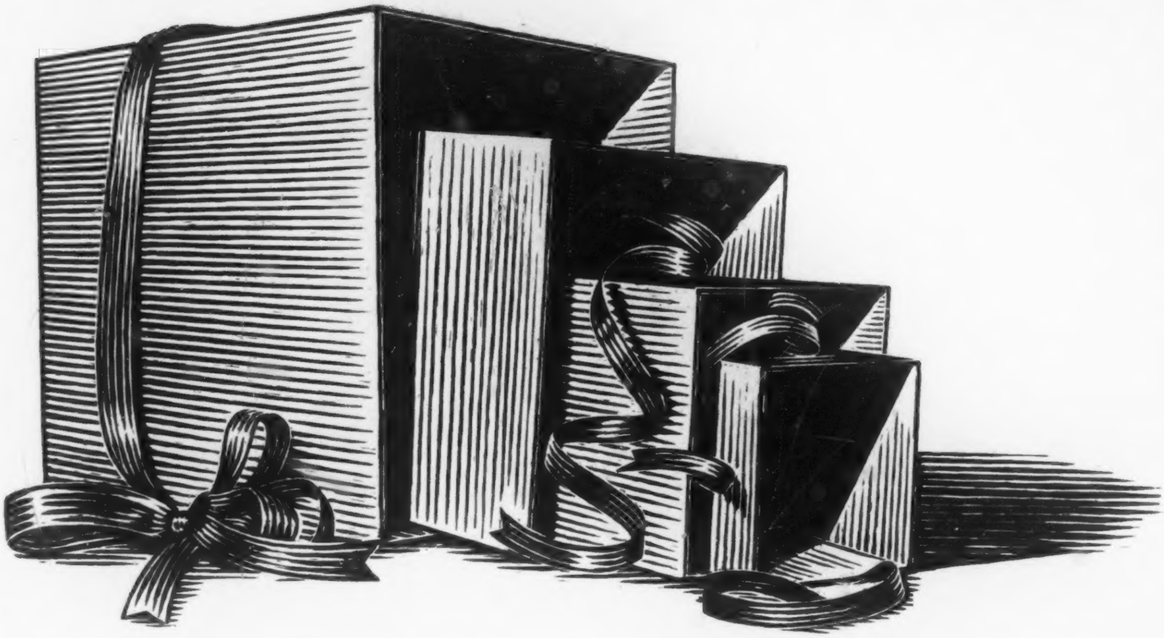
KeyCorp, through a mortgage unit in Milwaukie, Ore., was already servicing nearly $4 billion of loans, said Ralph Carestio, an executive vice president.

With the Goldome portfolio, KeyCorp's total has risen to about $18 billion. Had the deal been completed by yearend, KeyCorp would have ranked No. 10.

"We have made a very active decision at KeyCorp that mortgage servicing and the mortgage banking business is a line of business that we intend to expand in," Mr. Carestio said in an interview.

KeyCorp probably will consolidate its servicing operations in Buffalo at some point, he said.

Another goal, he added, is to boost retail originations. Both Goldome and KeyCorp have been relying heavily on purchasing mortgages from other lenders. □



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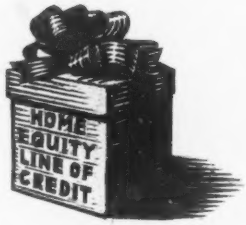

Top 25 Mortgage Servicers

Based on servicing for investors by a firm's bank, thrift, and mortgage company subsidiaries combined Dec. 31, 1990, compared with June 30, 1990 (dollar figures in millions)

Rank 12/90	Rank 6/90		Servicing Volume 12/31/90	6/30/90	% Chg.	Number of Subsidiaries 12/31/90	6/30/90	Parent Company
1	1	Citicorp Mortgage, Inc., St. Louis	66,100	63,700	3.77			Citicorp, New York
2	**2**	**Fleet/Norstar Financial Group, Inc., Providence, R.I. (a)**	**52,300**	**48,948**	**7.33**	**2**	**2**	
3	3	Fireman's Fund Mortgage Corp., Farmington Hills, Mich	36,585	33,823	5.21			Fireman's Fund Corp., Novato, Calif
4	4	GMAC Mortgage Co., Elkins Park, Pa. (b)	32,201	28,603	12.58			General Motors Acceptance Corp., Detroit
5	**6**	**Standard Federal Savings Bank, Gaithersburg, Md. (c)**	**27,242**	**25,603**	**6.40**	**3**	**3**	
6	5	Lomas Mortgage USA, Dallas	23,753	23,689	2.70			Lomas Financial Corp., Dallas
7	7	Chase Home Mortgage Corp., Tampa, Fla. (d)	23,740	21,389	10.99		3	Chase Manhattan Corp., New York (e)
8	8	BancBoston Mortgage Companies, Inc., Jacksonville, Fla	18,967	19,500	-2.73			Bank of Boston Corp.
9	9	Shearson Lehman Mortgage Corp., Irvine, Calif	18,688	17,973	3.98			Shearson Lehman Hutton Inc., New York
10	10	First Union Mortgage Corp., Charlotte, N.C	17,879	17,254	3.62			First Union Corp., Charlotte, N.C.
11	23	Barclays American/Mortgage Corp., Charlotte, N.C	17,006	10,857	56.62			Barclays Bank, Plc, London, United Kingdom (f)
12	12	Chemical Mortgage Corp., Columbus, Ohio	16,238	14,364	13.05			Chemical Banking Corp., New York
13	11	Metmor Financial Inc., Overland Park, Kan	16,193	16,382	−1.15			Metropolitan Life Insurance Co., New York
14	–	NCNB Mortgage Corp., Dallas (g)	15,963	4,668	242.40		2	NCNB Corp., Charlotte, N.C. (h)
15	19	Countrywide Funding Corp., Inc., Pasadena, Calif	15,163	12,505	21.26			Countrywide Credit Industries, Inc., Pasadena, Calif
16	48	Sears Mortgage Corp., Vernon Hills, Ill. (i)	14,731	6,956	111.77			Sears, Roebuck & Co., Chicago
17	22	Prudential Home Mortgage, Clayton, Mo	14,400	11,400	26.32			Prudential Insurance Company of America, Newark, N.J
18	16	Goldome Realty Credit Corp., Buffalo, N.Y. (j)	14,083	13,885	1.43			Goldome, Buffalo, N.Y. (j)
19	14	Marine Midland Mortgage Corp., Buffalo, N.Y.	14,027	13,472	4.12			Marine Midland Banks Inc., Buffalo, N.Y.
20*	**18‡**	**C&S/Sovran Corp., Norfolk, Va. (k)**	**13,992**	**13,323‡**	**5.02**	**2**	**2**	
21*	21	Great Western Bank, FSB, Beverly Hills	13,871	11,568	19.91			Great Western Financial Corp., Beverly Hills
22*	18	Glendale Federal Savings & Loan Assn., Calif	13,515	12,690	6.50			Glenfed, Inc., Glendale, Calif
23*	16	Home Savings of America, FA, Irwindale, Calif	13,514	13,326	1.41			H.F. Ahmanson & Co., Los Angeles
24*	15	G.E. Capital Mortgage Corp., Raleigh, N.C. (l)	13,000†	13,330	-0.98			General Electric Capital Corp., Stamford, Conn
25*	24	Bowest Corp., La Jolla, Calif	12,998	10,767	20.72			Bowest Holding Corp., San Diego, Calif
		Totals for the top 25	**$535,168**	**$488,003**	**9.66%**			
		Dropping out of the Top 25						
26	**17**	**First Interstate Bancorp., Los Angeles (m)**	**12,022**	**12,974**	**-7.34**	**5**	**5**	
28	20	Weyerhaeuser Mortgage Co., Los Angeles	11,285	11,956	−5.69			Weyerhaeuser Co., Tacoma, Wash.
29	**19**	**BancPlus Savings Assn., Pasadena, Tex. (n)**	**10,590**	**10,688**	**−0.92**	**2**	**2**	

Data Sources: American Banker questionnaire to the top mortgage companies and commercial banks in servicing for investors and the Thrift Financial Report submitted by S.A.I.F.-insured thrifts to the Office of Thrift Supervision. **ADP Data Services Division, New York,** provided the thrift data. **Description of Table:** A listing of the top 25 firms in the mortgage industry. The listing includes mortgage companies, commercial banks, and thrifts. For firms with more than one subsidiary engaged in servicing mortgages for others, a combined servicing figure for all of these subsidiaries is used, and the name of the parent company is shown in bold type. **(a)**— Consolidated data for the corporation's two mortgage company subsidiaries: (1) Fleet Real Estate Funding Corp., Florence, S.C and (2) Fleet Mortgage Corp., Milwaukee. **(b)**— All data exclude the master servicing portfolio acquired from Residential Funding Corp., on March 6, 1990. This portfolio totaled $11.4 billion on Dec. 31, 1990, and $7.5 billion on June 30, 1990. **(c)**— The data are consolidated to include servicing done by the the thrift and its two mortgage company subsidiaries: (1) America's Mortgage Corp., Springfield, Ill. and (2) America's Mortgage Servicing, Inc., Lisle, Ill. **(d)**— The data for June 30 are for: (1) Chase Home Mortgage Corp., Tampa, Fla., (2) Chase Lincoln First Bank NA, Rochester, N.Y., and (3) Chase Bank of Arizona, Scottsdale. Chase Home Mortgage acquired the servicing portfolios of the affiliate banks in the second half of 1990. **(e)**— The total servicing portfolio for the corporation—including servicing for itself plus investors— was $30.1 billion at yearend. **(f)**— The mortgage company is a direct subsidiary of Barclays American Corp., Charlotte, which, in turn, is a subsidiary of the bank. **(g)**— The June data are combined data for NCNB Texas Mortgage Corp., Dallas, and NCNB mortgage Corp., Charlotte, N.C. At yearend 1990, NCNB Texas Mortgage Corp. changed its title when it merged NCNB Mortgage Corp. Also, on Oct. 12, 1990, the company acquired the $9.5 billion servicing portfolio of Fundamental Mortgage Corp., Dallas. **(h)**— The mortgage company is a direct subsidiary of NCNB Texas National Bank, Dallas, which, in turn, is a subsidiary of the corporation. **(i)**— Acquired the $6.6 billion servicing portfolio of Southeast Mortgage Corp., Miami. **(j)**— The FDIC seized the bank on 5/31/91 and divided its assets between KeyCorp, Albany, N.Y., and First Empire State Corp., Buffalo, with the former acquiring the mortgage company. **(k)**— The data are combined for the companies two mortgage company subsidiaries: (1) Sovran Mortgage Corp., Richmond, and (2) C&S Real Estate Services, Inc., Tucker, Ga. **(l)**— The June 30, 1990 data are for Travelers Mortgage Services, Inc., Cherry Hill, N.J. The company's parent, The Travelers Corp., Hartford, Conn., sold the company to General Electric Capital Corp. **(m)**— The data are for: (1) First Interstate Mortgage Co., Pasadena, Calif., (2)— First Interstate Mortgage Co., Chicago, (3) First Interstate Bank of Oregon NA, Portland, (4) First Interstate Bank of Washington NA, Seattle, and (5) First Interstate Bank of Casper NA, Wyo. **(n)**— The data are consolidated for the thrift and its mortgage subsidiary, BancPlus Mortgage Corp., San Antonio, Tex. The thrift currently is in the RTC conservatorship program, and the mortgage company will be sold in 1991. **(†)**— Estimated by American Banker from industry sources. **(*)**— Revised since publication on June 10, 1991. **(‡)**— Pro forma rank. C&S/Sovran was formed in Aug. 1990.

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Top 100 Firms in Mortgage Servicing for Investors

Among mortgage companies and commercial banks, based on permanent mortgages serviced for investors on Dec. 31, 1990

Rank 1990	Name of Firm and Headquarters City	Dollar Volume of Mortgages Serviced 12/31/90	Dollar Volume of Mortgages Serviced 12/31/89	Rank 1989	Gain in Rank	Number of Mortgages Serviced 12/31/90	Number of Mortgages Serviced 12/31/89	Number of Investors Excluding Pools 12/31/90	Number of Investors Excluding Pools 12/31/89	Number of Investors Number of Pools 12/31/90	Number of Investors Number of Pools 12/31/89	Year Opened
1	Citicorp Mortgage, Inc., St. Louis	66,100,000,000	60,800,000,000	1		710,000	696,800	1,408	322	19,579	11,831	1967
2	Fireman's Fund Mortgage Corp., Farmington Hills, Mich.	35,585,115,969	29,706,093,000	2		570,860	512,314	424	483	29,367	21,311	1946
3	GMAC Mortgage Co., Elkins Park, Pa.	32,200,808,855[1]	29,670,723,399	3		493,969[2]	418,907	1,218	845	5,967	4,492	1985
4	Fleet Mortgage Corp., Milwaukee, Wis.	27,000,995,000	22,097,752,480	4		548,117	487,086	700	497	7,893	6,661	1921
5	Lomas Mortgage USA, Dallas	23,753,318,000	21,001,026,000	5		603,651	532,575	1,300	N.A.	14,467	5,876	1894
6	Chase Home Mortgage Corp., Tampa, Fla.[3]	23,740,045,980	14,040,617,586	10	+4	295,862	185,943	280	203	20,704	6,179	1980
7	Fleet Real Estate Funding Corp., Florence, S.C.	22,312,209,000	19,181,461,035	6		346,977	321,633	688	756	9,837	9,489	1930
8	BancBoston Mortgage Companies, Inc., Jacksonville, Fla.	18,967,243,614	14,387,000,000	9	+1	311,568	298,675	550	716	10,243	6,722	1908
9	Shearson Lehman Hutton Mortgage Corp., Irvine, Calif.	18,687,725,396	13,685,878,488	11	+2	241,692	191,032	213	218	4,352	3,946	1946
10	First Union Mortgage Corp., Charlotte, N.C.	17,878,614,000	15,297,957,000	8		265,723	228,099	340	340	2,718	2,156	1946
11	Barclays American/Mortgage Corp., Charlotte, N.C.	17,004,769,000	6,608,373,741	32	+21	242,532	116,806	80	106	8,577	4,410	1984
12	Chemical Mortgage Corp., Columbus, Ohio	16,238,059,000	12,187,641,000	13	+1	178,315	134,176	221	226	3,281	2,723	1946
13	Metmor Financial, Inc., Overland Park, Kan.	16,192,563,491	16,984,149,000	7		285,409	303,653	496	793	6,739	6,352	1989
14	NCNB Mortgage Corp., Dallas	15,982,707,000	....	...		238,978	......	710	......	9,011	......	1990
15	Countrywide Funding Corp., Inc., Pasadena, Calif.	15,162,560,000	11,762,625,000	14		187,323	159,465	101	89	5,932	4,278	1969
16	Sears Mortgage Corp., Vernon Hills, Ill.	14,731,253,750	6,089,696,702	36	+20	190,744	79,623	425	250	3,238	430	1962
17	Prudential Home Mortgage, Clayton, Mo.	14,400,000,000	....	...		137,218	......	0	......	0	......	1977
18	Goldome Realty Credit Corp., Buffalo, N.Y.	14,083,095,086	12,237,400,000	12		209,310	198,076	243	501	11,448	8,428	1983
19	Marine Midland Mortgage Corp., Buffalo, N.Y.	14,026,962,000	....	...		157,243	......	126	......	19,300	......	1990
20	G.E. Capital Mortgage Corp., Raleigh, N.C.[4]	13,000,000,000[5]	11,001,811,018	17		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
21	Bowest Corp., La Jolla, Calif.	12,998,000,000	10,182,118,292	19		239,153	205,689	222	204	7,327	6,481	1971
22	Independence One Mortgage Corp., Southfield, Mich.	11,888,798,818	9,250,906,188	25	+3	193,890	165,372	114	207	6,802	5,058	1970
23	Weyerhaeuser Mortgage Co., Woodland Hills, Calif.	11,284,800,198	11,572,623,000	15		152,858	159,839	335	393	3,504	3,309	1955
24	BancPlus Mortgage Corp., San Antonio, Tex.	10,473,959,121	10,774,407,000	18		192,674	199,090	191	192	7,359	7,053	1985
25	USGI, Inc., Norwalk, Conn.	10,100,000,000	9,332,399,000	23		4,178	4,062	700	247	232	482	1979
26	Sovran Mortgage Corp., Richmond	9,833,809,651	8,755,587,000	26		172,818	160,574	282	285	4,263	3,967	1983
27	Empire of America Realty Credit Corp., Buffalo, N.Y.	9,250,725,925	9,340,589,326	22		144,594	148,492	114	133	6,286	4,598	1984
28	Barnett Mortgage Company, Jacksonville, Fla.	9,238,041,438	7,929,454,149	29	+1	142,392	129,622	N.A.	172	1,766	38,905	1948
29	Imco Realty Services Inc., Santa Rosa, Calif.	9,172,752,000	6,549,610,000	33	+4	133,090	95,500	1,200	555	5,982	2,358	1973
30	Midland Mortgage Co., Oklahoma City	8,495,364,983	6,289,165,050	34	+4	150,105	106,508	230	272	5,011	4,242	1950
31	Knutson Mortgage Corp., Bloomington, Minn.	8,120,969,271	9,287,775,807	24		132,285	163,726	370	362	5,601	5,371	1954
32	National Mortgage Co., Memphis, Tenn.	7,721,986,494	7,034,457,365	31		183,941	172,072	110	100	3,474	3,250	1951
33	National City Mortgage Co., Miamisburg, Ohio	7,623,123,061	4,535,572,291	49	+16	152,060	91,264	350	0	6,970	4,199	1955
34	Waterfield Mortgage Co., Inc., Fort Wayne, Ind.	7,561,000,000	7,342,000,000	30		156,950	161,150	215	219	2,404	2,257	1928
35	Bank of America NT&SA, San Francisco[6]	7,400,000,000	5,800,000,000	37	+2	136,476	120,396	188	324	1,160	1,684	1904
36	Mellon Financial Services Corp., Houston	7,275,043,445	N.A.	...		140,070	N.A.	504	N.A.	3,532	N.A.	1946
37	Foster Mortgage Corp., Fort Worth, Tex.	7,229,686,093	8,183,922,922	28		94,308	106,337	178	276	7,189	7,472	1938
38	Commonwealth Mortgage Corp. of America, Houston	6,733,905,537	9,790,278,091	20		155,486	228,202	450	522	3,912	4,413	1955
39	Banc One Mortgage Corp., Indianapolis	6,716,000,000	4,649,867,730	47	+8	125,581	95,148	450	266	6,620	4,927	1987
40	Meridian Mortgage Corp., Wayne, Pa.	6,385,731,688	N.A.	...		92,195	N.A.	83	N.A.	5,601	N.A.	1983
41	U.S. Bancorp Mortgage Co., Portland, Ore.	6,356,187,553	4,493,637,366	50	+9	96,152	74,394	196	202	5,350	2,889	1957
42	ARCS Mortgage, Inc., Calabasas, Calif.	6,343,773,062	4,836,809,000	44	+2	68,952	59,450	121	71	4,586	781	1971
43	J.I. Kislak Mortgage Service Corp., Miami	5,676,069,914	5,075,132,217	41		136,374	132,222	0	0	3,076	2,994	1953
44	Security Pacific National Bank, Los Angeles	5,620,527,060	3,937,532,496	56	+12	67,801	50,373	172	154	1,480	418	1871
45	Associates National Mortgage Corp., Irving, Tex.	5,585,585,000	5,390,669,000	38		73,911	69,011	24	24	7,242	9,174	1984
46	PaineWebber Mortgage Finance, Inc., Columbia, Md.	5,497,858,367	4,627,692,968	48	+2	40,103	33,664	61	61	1,561	1,207	1939
47	First Interstate Mortgage Co., Chicago	5,397,034,000	....	...		2,650	......	200	......	76	......	1922
48	Troy & Nichols, Inc., Monroe, La.	5,378,000,000	5,145,095,000	40		127,436	128,172	332	373	2,506	2,549	1947
49	Shawmut Mortgage Co., West Hartford, Conn.	5,323,245,000	3,929,327,000	57	+8	67,673	56,085	218	240	3,818	1,458	1985
50	Dorman & Wilson, Inc., White Plains, N.Y.	5,177,256,000	4,875,731,000	43		648	699	9	12	0	0	1937
51	Huntington Mortgage Co., Columbus, Ohio	5,131,867,000	2,723,600,000	83	+32	56,150	40,155	80	75	1,194	682	1976
52	Lincoln Service Corp., Owensboro, Ky.	4,978,012,901	4,253,841,019	52		70,147	60,692	100	122	1,636	1,229	1976
53	Anchor Mortgage Services, Inc., Albion, N.Y.	4,969,652,676	6,229,065,291	35		80,568	109,663	250	0	831	686	1973
54	Reilly Mortgage Group, Inc., Vienna, Va.	4,943,476,265	N.A.	...		1,380	N.A.	60	N.A.	117	N.A.	1976
55	SunTrust Mortgage, Inc., Atlanta	4,905,402,000	4,235,643,000	53		79,291	74,352	237	264	2,720	1,415	1927
56	Sunbelt National Mortgage Corp., Dallas	4,772,762,663	5,036,932,580	42		94,140	98,998	303	372	7,086	6,767	1974
57	Dominion Bankshares Mortgage Corp., McLean, Va.	4,722,338,695	3,749,417,000	58	+1	57,991	55,081	52	55	1,478	3,475	1960
58	Real Estate Financing, Inc., Montgomery	4,639,301,166	3,157,612,000	70	+12	103,159	74,777	254	227	1,750	1,425	1946
59	Commonwealth Mortgage Co., Wellesley Hills, Mass.	4,578,009,000	4,028,411,233	55		48,800	46,636	126	113	1,259	1,792	N.A.
60	American Home Funding, Inc., Richmond	4,527,618,000	3,291,425,302	63	+3	85,256	64,560	82	79	3,153	2,744	1980
61	America's Mortgage Co., Springfield, Ill.	4,508,946,266	2,915,638,169	77	+16	67,177	48,088	25	25	1,473	1,278	1925
62	Wachovia Mortgage Co., Winston-Salem, N.C.	4,485,015,334	3,280,589,436	64	+2	77,419	63,563	120	125	1,381	1,403	1968
63	Coldwell Banker Mtge Bkg Services, Los Angeles	4,462,793,355	4,472,499,983	51		3,481	4,195	15	16	0	0	1972
64	PHH US Mortgage Corp., Cherry Hill, N.J.	4,369,622,000	2,750,314,000	82	+18	39,431	27,792	0	25	4,580	189	1977
65	Alliance Mortgage Co., Jacksonville, Fla.	4,329,555,916	4,894,408,185	46		85,071	91,259	175	225	3,896	3,826	1980
66	CrossLand Mortgage Corp., Salt Lake City	4,300,000,000	5,359,000,000	39		39,900	52,000	174	181	1,400	7,139	1892
67	C&S Real Estate Services, Inc., Tucker, Ga.	4,159,000,000	3,229,216,493	66		73,978	64,632	390	374	1,178	1,053	1973
68	First Interstate Mortgage Co., Pasadena, Calif.	4,128,000,000	9,473,000,000	21		62,089	91,636	2,800	0	1,576	0	1971
69	Norwest Mortgage, Inc., Des Moines, Iowa	4,112,457,780	N.A.	...		94,941	N.A.	305	N.A.	3,089	N.A.	1906
70	NBD Mortgage Co., Troy, Mich.	4,080,461,777	3,140,869,985	71	+1	91,304	75,135	118	195	2,163	1,727	1973
71	Lumbermen's Investment Corp., Austin, Tex.	4,010,712,000	3,097,088,425	74	+3	93,209	82,162	324	252	1,941	1,476	1954
72	FBS Mortgage Corp., St. Paul, Minn.	3,985,859,000	2,635,849,000	86	+14	41,058	31,128	212	179	1,383	928	1968
73	Commercial Federal Mortgage Corp., Omaha, Neb.	3,800,154,000	3,559,225,764	59		79,680	75,631	143	234	2,367	1,098	1983
74	First California Mortgage Co., San Rafael, Calif.	3,718,417,000	3,100,000,000	73		34,986	28,150	150	131	N.A.	296	1953
75	AmSouth Mortgage Co., Inc., Birmingham, Ala.	3,660,499,025	3,126,234,288	72		97,280	92,401	205	212	1,789	1,554	1946
76	Altus Mortgage Corp., Mobile, Ala.	3,628,791,032	3,168,416,282	69		66,836	60,999	130	120	780	4,599	1983
77	CitFed Mortgage Corp. of America, Dayton, Ohio	3,626,071,091	3,383,701,276	62		52,516	52,873	51	48	2,548	2,667	1986
78	Citizens Fidelity Bank & Trust Co., Louisville, Ky. (d)	3,563,123,000	2,698,000,000	85	+7	62,387	49,650	80	81	3,348	2,060	1858
79	Maryland National Mortgage Corp., Baltimore	3,500,000,000	N.A.	...		42,090	N.A.	136	N.A.	2,181	N.A.	1977
80	National State Bank, Elizabeth, N.J.	3,373,851,075	2,336,639,449	93	+13	47,868	36,888	71	74	4,837	4,367	1866
81	United Mortgage Corp., Minneapolis	3,329,941,274	3,286,723,877	65		55,559	49,873	66	65	1,569	1,351	1975
82	Murray Mortgage Co., Dallas	3,309,464,157	3,490,000,000	61		49,965	52,320	253	250	2,715	2,864	1908
83	Latimer & Buck, Inc., Philadelphia	3,219,609,193	2,900,000,000	78		780	790	17	36	0	0	1952
84	Ryland Mortgage Co., Columbia, Md.	[illegible],200,920,000	1,974,118,000	105	+21	36,193	23,256	50	53	1,996	1,359	1973
85	BancNewEngland Mortgage Co., Inc., East Providence, R.I.	3,04[illegible]36,000	4,168,300,000	54		48,961	66,200	215	230	1,173	2,653	1986
86	Meritor Mortgage Corp.-East, Philadelphia	[illegible],036,013,783	N.A.	...		61,986	N.A.	308	N.A.	2,750	N.A.	1942
87	Talman Home Mortgage Corp., Norridge, Ill.	3,001,634,349	4,835,150,000	45		68,106	113,786	171	164	1,066	2,141	1981
88	M-West Mortgage Corp., Orange, Calif.	2,989,000,000	3,207,991,525	68		41,150	44,180	120	124	2,616	2,438	1984
89	Heitman Financial Services Ltd., Chicago	2,957,982,914	3,036,635,000	75		768	928	0	5	5	0	1913
90	Crestar Mortgage Corp., Richmond	2,930,801,441	2,812,951,172	79		56,652	57,468	287	293	714	2,739	1927
91	Victoria Mortgage Co., San Antonio, Tex.	2,877,332,962	2,779,896,039	80		53,103	54,086	168	174	2,496	2,321	1951
92	Comerica Mortgage Corp., Auburn Hills, Mich.	2,813,745,000	N.A.	...		56,175	N.A.	28	N.A.	283	N.A.	1849
93	NVR Mortgage, L.P., Pittsburgh	2,789,434,322	2,713,445,630	84		35,308	38,790	89	103	2,145	2,309	1970
94	Directors Mortgage Loan Corp., Riverside, Calif.	2,746,761,186	2,172,080,867	99	+5	28,527	24,111	N.A.	34	N.A.	2,139	1964
95	Loan America Financial Corp., Miami Lakes, Fla.	2,705,509,555	2,546,471,398	88		26,404	28,321	74	78	1,900	1,383	1980
96	Interwest Mortgage Corp., Ponca City, Okla.	2,660,950,830	2,332,487,000	94		30,265	27,848	25	25	5,552	5,696	1987
97	CenTrust Mortgage Corp., Deerfield Beach, Fla.	2,639,307,867	2,306,341,000	95		31,861	26,564	232	123	599	546	1975
98	Centerbank Mortgage Co., Waterbury, Conn.	2,617,[illegible]28,000	1,683,709,124	121	+23	36,707	21,081	121	42	5,166	2,693	1814
99	TCF Mortgage Corp., Minneapolis	2,616,467,000	2,179,326,508	98		58,141	53,616	29	30	943	774	1982
100	Margaretten & Company, Inc., Perth Amboy, N.J.	2,532,391,457	2,404,000,000	92		40,789	39,531	57	61	1,065	951	1909

Data Source: American Banker questionnaire to the top 200 mortgage companies and commercial banks in mortgage servicing. **Description of table:** A ranking of individual mortgage companies and commercial banks based on the dollar volume of mortgages serviced for investors. **Dollar Volume of Mortgages Serviced:** permanent commercial and residential real estate mortgages serviced for investors. Excludes mortgages owned by the institution, as well as forward commitments, home improvement loans and all temporary financing, such as construction and development loans. **Number of Mortgages Serviced:** are the number of loans associated with the volume reported. **Number of Investors Excluding Pools:** includes depository institutions such as thrifts and banks, pension funds, insurance companies, etc. **Number of Pools:** This is the sum of GNMA pools, FNMA pools, and FHLMC pools. (d)—Doing business as PNC Mortgage Servicing Co. (1)— Excludes the $11.4 billion master servicing portfolio acquired from Residential Funding Corp., on March 6, 1990. (2)— Includes master servicing portfolio. (3)— The bank's parent, Chase Manhattan Corp., has a total servicing portfolio (includes servicing of mortgages in its own portfolio plus mortgages serviced for investors) of $30.1 billion. (4)— The 1989 data are for Travelers Mortgage Services, Inc., Cherry Hill, N.J., which was acquired by General Electric Capital Corp. in the second half of 1990. (5)— Estimated by American Banker. (6)— The bank's parent, BankAmerica Corp., has a total servicing portfolio of $27.8 billion. This includes $9.5 billion serviced for investors by its bank and thrift affiliates and $18.3 billion in servicing of mortgages owned by its bank and thrift affiliates. **Compiled by American Banker, Copyright 1991.**

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Ownership of the Top 100 Firms in Mortgage Servicing

The name of parent company as of Dec. 31, 1990, and recent developments

Rank 12/90	Name of Mortgage Servicer	Name of Parent Company	Recent Developments
1	**Citicorp Mortgage, Inc., St. Louis**	Citicorp, New York	
2	**Fireman's Fund Mortgage Corp., Farmington Hills, Mich.**	Fireman's Fund Corp., Novato, Calif.	
3	**GMAC Mortgage Co., Elkins Park, Pa.**	General Motors Acceptance Corp., Detroit	Also has $11.4 billion in master servicing of Residential Funding Corp.
4	**Fleet Mortgage Corp., Milwaukee, Wis.**	Fleet/Norstar Financial Group, Inc., Providence, R.I.	
5	**Lomas Mortgage USA, Dallas**	Lomas Financial Corp., Dallas	Acquired $3.5 billion from Bright Mortgage Co. and $800 million from Ameriway Mortgage Corp.
6	**Chase Home Mortgage Corp., Tampa, Fla.**	Chase Manhattan Corp., New York	Acquired $4.6 billion in servicing from 5 thrifts during 1990
7	**Fleet Real Estate Funding Corp., Florence, S.C.**	Fleet/Norstar Financial Group, Inc., Providence, R.I.	
8	**BancBoston Mortgage Companies, Inc., Jacksonville, Fla.**	Bank of Boston Corp.	
9	**Shearson Lehman Hutton Mortgage Corp., Irvine, Calif.**	Shearson Lehman Hutton Inc., New York	BankAmerica Corp. may acquire the mortgage company
10	**First Union Mortgage Corp., Charlotte, N.C.**	First Union Corp., Charlotte, N.C.	
11	**Barclays American/Mortgage Corp., Charlotte, N.C.**	Barclays American Corp., Charlotte, N.C.	
12	**Chemical Mortgage Corp., Columbus, Ohio**	Chemical Banking Corp., New York	
13	**Metmor Financial, Inc., Overland Park, Kan.**	Metropolitan Life Insurance Co., New York	
14	**NCNB Mortgage Corp., Dallas**	NCNB Corp., Charlotte, N.C.	Acquired Fundamental Mtge Corp, which was servicing $9.5 billion in loans
15	**Countrywide Funding Corp., Inc., Pasadena, Calif.**	Countrywide Credit Industries, Inc., Pasadena, Calif.	
16	**Sears Mortgage Corp., Vernon Hills, Ill.**	Sears Roebuck & Co., Chicago	Acquired $6.5 billion in servicing from Southeast Mortgage Corp., Miami
17	**Prudential Home Mortgage, Clayton, Mo.**	Prudential Insurance Co. of America, Newark, N.J.	
18	**Goldome Realty Credit Corp., Buffalo, N.Y.**	Goldome, Buffalo, N.Y.	The FDIC seized the parent bank on 5/31/91, and KeyCorp, Albany, N.Y. acquired the mortgage company
19	**Marine Midland Mortgage Corp., Buffalo, N.Y.**	Marine Midland Banks, Inc., Buffalo, N.Y.	
20	**G.E. Capital Mortgage Corp., Raleigh,N.C.**	General Electric Capital Corp. Stamford, N.J.	Acquired the $13.3 billion servicing portfolio of Travelers Mortgage Services, Inc., Cherry Hill, N.J.
21	**Bowest Corp., La Jolla, Calif.**	Bowest Holding Corp., San Diego, Calif.	
22	**Independence One Mortgage Corp., Southfield, Mich.**	Michigan National Corp., Farmington Hills	Acquired $1.9 billion in servicing from six companies
23	**Weyerhaeuser Mortgage Co., Woodland Hills, Calif.**	Weyerhaeuser Co., Tacoma, Wash.	
24	**BancPlus Mortgage Corp., San Antonio, Tex.**	BancPlus Savings Assn., Pasadena, Tex.	Acquired $80 million in servicing from various sources
25	**USGI, Inc., Norwalk, Conn.**		
26	**Sovran Mortgage Corp., Richmond**	C&S/Sovran Corp., Norfolk, Va.	
27	**Empire of America Realty Credit Corp., Buffalo, N.Y.**	RTC	
28	**Barnett Mortgage Company, Jacksonville, Fla.**	Barnett Banks, Inc., Jacksonville	
29	**Imco Realty Services Inc., Santa Rosa, Calif.**		
30	**Midland Mortgage Co., Oklahoma City**		
31	**Knutson Mortgage Corp., Bloomington, Minn.**	RTC	Acquired $590 million in RTC subservicing
32	**National Mortgage Co., Memphis, Tenn.**		
33	**National City Mortgage Co., Miamisburg, Ohio**	National City Corp., Cleveland	
34	**Waterfield Mortgage Co., Inc., Fort Wayne, Ind.**		
35	**Bank of America NT&SA, San Francisco**	BankAmerica Corp., San Francisco	
36	**Mellon Financial Services Corp., Houston**	Mellon Bank Corp., Pittsburgh	
37	**Foster Mortgage Corp., Fort Worth, Tex.**	Benjamin Franklin Savings Assn., Houston	
38	**Commonwealth Mortgage Corp. of America, Houston**	Commonwealth Federal Savings Assn., Houston	RTC is negotiating to sell mortgage co.
39	**Banc One Mortgage Corp., Indianapolis**	Banc One Corp., Columbus, Ohio	
40	**Meridian Mortgage Corp., Wayne, Pa.**	Meridian Bancorp, Reading, Pa.	Acquired $1.6 billion in servicing from eight companies in 1990 and $2 bil. in servicing from Old Stone Mortgage Corp., Seattle, on 3/1/91
41	**U.S. Bancorp Mortgage Co., Portland, Ore.**	U.S. Bancorp, Inc., Portland, Ore.	
42	**ARCS Mortgage, Inc., Calabasas, Calif.**	Bank of New York Co., Inc.	
43	**J.I. Kislak Mortgage Service Corp., Miami**	J.I. Kislak, Inc., Miami	
44	**Security Pacific National Bank, Los Angeles**	Security Pacific Corp., Los Angeles	Acquired $1.48 in servicing from 3 thrifts
45	**Associates National Mortgage Corp., Irving, Tex.**	Gulf + Western, Inc., New York	Acquired $477 million in servicing from various sources
46	**PaineWebber Mortgage Finance, Inc., Columbia, Md.**	Paine Webber, Inc., New York	Acquired $403 million in servicing
47	**First Interstate Mortgage Co., Chicago**	First Interstate Bancorp, Los Angeles	
48	**Troy & Nichols, Inc., Monroe, La.**	Southwest Federal Savings Assn., Dallas	
49	**Shawmut Mortgage Co., West Hartford, Conn.**	Shawmut National Corp., Hartford, Conn.	Acquired $471 million in servicing from 3 companies
50	**Dorman & Wilson, Inc., White Plains, N.Y.**	0	
51	**Huntington Mortgage Co., Columbus, Ohio**	Huntington Bancshares, Inc., Columbus, Ohio	
52	**Lincoln Service Corp., Owensboro, Ky.**	Great Financial Federal Savings & Loan Assn., Louisville	
53	**Anchor Mortgage Services, Inc., Albion, N.Y.**	Anchor Savings Bank FSB, Northport, N.Y.	
54	**Reilly Mortgage Group, Inc., Vienna, Va.**	Perpetual Savings Bank, Alexandria, Va.	
55	**SunTrust Mortgage, Inc., Atlanta**	SunTrust Banks, Inc., Atlanta	Acquired $35 million in servicing during 1990
56	**Sunbelt National Mortgage Corp., Dallas**	Sunbelt Savings, FSB, Dallas	
57	**Dominion Bankshares Mortgage Corp., McLean, Va.**	Dominion Bankshares Corp., Roanoke, Va.	
58	**Real Estate Financing, Inc., Montgomery**	First Alabama Bancshares, Inc., Montgomery	Acquired $1 billion in servicing from six companies
59	**Commonwealth Mortgage Co., Wellesley Hills, Mass.**	0	Acquired $573 million in servicing from 3 companies
60	**American Home Funding, Inc., Richmond**	Rochester Community Savings Bank, N.Y.	Purchased servicing rights to $1 billion in residential mortgage loans from BancBoston
61	**America's Mortgage Co., Springfield, Ill.**	Standard Federal Savings Bank, Gaithersburg, Md.	
62	**Wachovia Mortgage Co., Winston-Salem, N.C.**	Wachovia Corp., Winston-Salem, N.C.	Acquired $531 million in servicing from 3 companies
63	**Coldwell Banker Mtge Bkg Services, Los Angeles**	Coldwell Banker Comm'l Group, Inc., Los Angeles	
64	**PHH US Mortgage Corp., Cherry Hill, N.J.**	PHH Group, Inc., Hunt Valley, Md.	
65	**Alliance Mortgage Co., Jacksonville, Fla.**	Bridges, Minchew & Wheeler Inc., Savannah, Ga.	
66	**CrossLand Mortgage Corp., Salt Lake City**	CrossLand Savings FSB, Brooklyn, New York	
67	**C&S Real Estate Services, Inc., Tucker, Ga.**	C&S/Sovran Corp., Norfolk, Va.	
68	**First Interstate Mortgage Co., Pasadena, Calif.**	First Interstate Bancorp, Los Angeles	
69	**Norwest Mortgage, Inc., Des Moines, Iowa**	Norwest Corp., Minneapolis	
70	**NBD Mortgage Co., Troy, Mich.**	NBD Bancorp, Inc., Detroit	Acquired $284 million in servicing from 5 companies and the RTC
71	**Lumbermen's Investment Corp., Austin, Tex.**	Temple-Inland, Inc., Diboll, Tex.	
72	**FBS Mortgage Corp., St. Paul, Minn.**	First Bank System, Inc., Minneapolis	Acquired $241 million in FNMA & GNMA servicing
73	**Commercial Federal Mortgage Corp., Omaha, Neb.**	Commercial Federal Bank, Omaha, Neb.	
74	**First California Mortgage Co., San Rafael, Calif.**		
75	**AmSouth Mortgage Co., Inc., Birmingham, Ala.**	AmSouth Bancorporation, Birmingham, Ala.	
76	**Altus Mortgage Corp., Mobile, Ala.**	Altus Bank, FSB, Mobile, Ala.	
77	**CitFed Mortgage Corp. of America, Dayton, Ohio**	Citizens Federal S & L Assn. of Dayton, Ohio	
78	**Citizens Fidelity Bank & Trust Co., Louisville, Ky. (d)**	PNC Financial Corp., Pittsburgh	
79	**Maryland National Mortgage Corp., Baltimore**	MNC Financial, Inc., Baltimore	
80	**National State Bank, Elizabeth, N.J.**	0	
81	**United Mortgage Corp., Minneapolis**	RTC	
82	**Murray Mortgage Co., Dallas**	0	
83	**Latimer & Buck, Inc., Philadelphia**	First Fidelity Bancorporation, Newark, N.J.	
84	**Ryland Mortgage Co., Columbia, Md.**	Ryland Group, Inc., Columbia, Md.	Acquired $775 million in servicing from 12 companies
85	**BancNewEngland Mortgage Co., Inc., East Providence, R.I.**	Bank of New England Corp., Boston	Parent currently controlled by the FDIC
86	**Meritor Mortgage Corp.-East, Philadelphia**	Meritor Savings Bank, Philadelphia	
87	**Talman Home Mortgage Corp., Norridge, Ill.**	Talman Home Federal Savings & Loan Assn., Chicago	
88	**M-West Mortgage Corp., Orange, Calif.**		
89	**Heitman Financial Services Ltd., Chicago**		
90	**Crestar Mortgage Corp., Richmond**	Crestar Financial Corp., Richmond	
91	**Victoria Mortgage Co., San Antonio, Tex.**	Victoria Savings Assn., San Antonio, Tex.	RTC about to sell company
92	**Comerica Mortgage Corp., Auburn Hills, Mich.**	Comerica, Inc., Detroit	Acquired $587 million and sold $138 million in servicing
93	**NVR Mortgage, L.P., Pittsburgh**	NVR, L.P., McLean, Va.	
94	**Directors Mortgage Loan Corp., Riverside, Calif.**		
95	**Loan America Financial Corp., Miami Lakes, Fla.**		
96	**Interwest Mortgage Corp., Ponca City, Okla.**	Heartland Federal Savings & Loan Assn., Ponca City, Okla.	
97	**CenTrust Mortgage Corp., Deerfield Beach, Fla.**	RTC	
98	**Centerbank Mortgage Co., Waterbury, Conn.**	Centerbank, Waterbury, Conn.	Acquired $892 million in servicing rights during 1990
99	**TCF Mortgage Corp., Minneapolis**	TCF Bank Savings, FSB, Minneapolis	Acquired the servicing rights to $225 million of residential mortgage loans
100	**Margaretten & Company, Inc., Perth Amboy, N.J.**	Margco Holdings, Inc. Corp., Perth Amboy, N.J.	

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Large S&Ls Holding On

Though the thrift industry as a whole is shrinking, assets fell slightly and deposits increased at top S&Ls

By Phil Roosevelt

When the thrift bailout law was passed in 1989, experts expected its tough requirements to prompt widespread sales of assets and deposits by capital-starved thrifts.

But shrinkage among the nation's large surviving thrifts has been relatively modest so far, an *American Banker* survey has found. Assets at the top 300 thrifts fell by just 2.5% last year, when institutions seized by the government are excluded. And deposits actually increased, by 1.5%.

Of course, the industry as a whole is clearly getting smaller. Total assets at savings and loans declined by 13.5% last year, stemming mostly from failed thrifts.

But large, privately operated institutions generally are sitting out the big shrink, even though scores of them fall short of capital requirements. One reason: Thrifts are evidently finding it hard to sell assets and deposits because of competition from the government's S&L cleanup agency, the Resolution Trust Corp.

"There are a lot of thrifts that would like to sell some branches here and there, but they can't compete pricewise against the RTC," said Robert Chaut, a managing director in the financial institutions group of Chase Manhattan Bank. "The RTC is selling branches for next to nothing."

Difficulty Shrinking

Hewlett, N.Y.-based Anchor Savings Bank, for one, recently disclosed that competition from the RTC and others had caused it to fall significantly short of its goals for branch sales. As a result, Anchor said it would have to file an amended plan with regulators for meeting capital requirements.

To some degree, the lack of shrinkage among the top 300 reflected heavy acquisitions of failed institutions by a handful of strong thrifts. For example, Great Western Bank, the nation's second-largest thrift, boosted its deposits by 26%, to $29.2 billion.

But the survey also suggests that a number of thrifts simply are having difficulty in shrinking. And that problem could become serious, given that asset and deposit sales are one of the few ways thrifts can boost capital ratios. The industry's earnings have been weak and capital markets have been shunning most thrifts.

> *"Every time they pass a new requirement, we barely make it."*

Trouble Hitting Targets

Among the top 300 thrifts that are privately operated and subject to the toughened capital requirements of the bailout law, 25% flunked the requirement for tangible capital at yearend; 28% did not meet the minimum for core capital; and 42% fell short on risk-based capital. Those failure rates were little changed from midyear.

"It's very difficult in an environment like this for savings associations to demonstrate significant improvement in capital ratios," said Thomas A. Loeffler, assistant director of supervisory activities for the Office of Thrift Supervision. He said that thrifts have been hit with "a housing recession and a commercial real estate depression."

Failure to meet the capital requirements does not spell seizure. Many thrifts that flunk the tests are operating under long-term improvement plans approved by the OTS. But the survey results suggest that some may be having trouble hitting interim targets for improvement.

Branch sales once were touted as an ideal way to boost capital, with sellers historically receiving premiums of 3% to 5% of the deposits held by the branches. But premiums for thrift branches appear to have fallen sharply – to less than 1% for a number of RTC deals.

In January, after seeking a buyer for five months, Coast Savings Financial Corp. agreed to sell 19 San Diego branches to Home Savings of America for a premium of 2%. By comparison, Great American Bank, a large San Diego thrift, got a 6.2% premium in July, 1990, when it sold 130 branches to Wells Fargo & Co.

"There's just an awful lot of supply now and not many buyers," said Bradford Kopp, a managing director at Lehman Brothers Inc. "You probably can't get much of a premium selling deposits, and that defeats the purpose of the transaction – to get capital."

Meanwhile, the capital crunch is being felt sharply among many big thrifts. The industry had to scramble to meet a yearend increase in required risk-based capital, and is now facing a hike in required core capital from 3% of assets to at least 4%.

"Every time they pass a new requirement, we barely make it," said William Cooper, chief executive to TCF Financial Corp., Minneapolis. "They've been snapping at our heels." □

Top 300 U.S. Thrift Institutions

In Order of Deposits, December 31, 1990, Compared with December 31, 1989

Rank 12/31/90		Deposits 12/31/90	Deposits 12/31/89	Rank 1989	Gain	Assets 12/31/90	Assets 12/31/89	Net Income 1990	R.O.A.A (%)	Chart. Type	Insur. Type
1	Home Savings of America, FA, Irwindale, Calif. (a)	38,955,434,000c	33,100,655,000c	1		51,253,405,000c	44,924,933,000c	198,124,000u	0.47u	4	2
2	Great Western Bank, FSB, Beverly Hills	29,150,284,000	23,117,689,000	2		39,230,339,000	34,949,576,000	220,694,000	0.59	2	2
3	California Federal Bank, FSB, Los Angeles	16,762,762,000	15,194,340,000	4	+1	21,504,990,000	23,269,859,000	(215,541,000)	-0.94	2	1
4	Glendale Federal Bank, FSB, Calif.	15,628,356,000	15,869,180,000	3		23,439,196,000	24,043,305,000	(70,820,000)	-0.29	2	2
5	World Savings, FS&LA, Oakland, Calif.	14,129,588,000	11,457,331,000	8	+3	22,042,045,000	19,263,899,000	182,087,000	0.86	4	2
6	American Savings Bank, FA, Irvine, Calif.	13,955,956,000	13,639,461,000	5		16,490,794,000	16,290,515,000	247,569,000	1.47	2	2
7	HomeFed Bank, FSB, San Diego, Calif.	13,739,425,000	13,034,251,000	6		18,260,755,000	17,752,680,000	(268,382,000)	-1.35	2	2
8	First Nationwide Bank, FSB, San Francisco	12,026,543,000	11,925,000,000	7		20,429,452,000	22,088,000,000	(37,733,000)	-0.18	2	2
9	Dime Savings Bank of New York, FSB, Garden City	8,831,889,000	9,759,151,000	11	+2	10,841,836,000	11,652,230,000	(113,752,000)	-1.01	2	1
10	Coast Federal Bank, Los Angeles	8,708,233,000	8,904,590,000	14	+4	10,247,415,000	11,293,189,000	(61,090,000)	-0.57	2	2
11	Goldome, Buffalo, N.Y.	7,855,637,000c	9,375,653,000c	12	+1	11,310,969,000c	12,999,150,000c	5,773,000c	0.30c	2	1
12	CrossLand Savings FSB, Brooklyn, New York	7,761,024,000c	8,994,087,000c	13	+1	11,177,977,000c	14,102,367,000c	(421,077,000)c	-3.33c	2	2
13	First Gibraltar Bank, FSB, Dallas	7,425,344,000	7,555,575,000	17	+4	8,860,438,000	9,774,756,000	95,521,000	1.01	2	2
14	Anchor Savings Bank, FSB, Northport, N.Y.	7,074,802,000	7,027,918,000	18	+4	8,825,543,000	8,936,276,000	(114,757,000)	-1.26	2	2
15	Great American Bank, FSB, San Diego, Calif.	6,682,556,000	11,419,312,000	9		10,551,690,000	15,888,585,000	(147,576,000)	-1.03	4	2
16	Standard Federal Bank, Troy, Mich.	5,897,087,000	6,167,305,000	22	+6	9,297,253,000	9,638,381,000	40,062,000	0.42	2	2
17	People's Bank, Bridgeport, Conn.	5,720,680,000	5,576,065,000	24	+7	6,917,710,000	7,037,923,000	(84,727,000)	-1.22	2	1
18	Columbia Savings & Loan Assn., Beverly Hills	5,619,044,000	7,828,652,784	16		5,358,626,000	9,334,522,079	(1,200,463,000)	-15.87	4	2
19	Manhattan Savings Bank, New York (d)	5,282,558,000	2,569,642,000	78	+59	5,909,720,000	3,670,997,000	73,565,000	1.20	2	1
20	Household Bank, FSB, Newport Beach, Calif.	5,030,077,000	3,454,676,000	4[illegible]	+29	7,887,017,000	7,061,505,000	41,807,000	0.54	4	2
21	Meritor Savings Bank, Philadelphia	4,819,880,000c	10,503,153,000c	[illegible]		6,519,714,000c	12,639,807,000c	(105,333,000)c	-2.3[illegible]c	2	1
22	Pacific First Bank, FSB, Seattle	4,803,885,000	3,177,204,000	59	+37	7,040,547,000	5,667,474,000	20,964,000	0.49	4	2
23	Citibank, FSB, San Francisco	4,764,337,000	4,906,184,000	25	+2	6,728,237,000	7,393,077,000	47,813,000	0.88	2	2
24	Green Point Savings Bank, Brooklyn, New York	4,488,931,000	4,071,846,000	3[illegible]	+14	5,121,429,000	4,614,000,000	91,230,000	1.84	1	1
25	Long Island Savings Bank FSB, Melville, N.Y. (b)	4,463,179,000	4,388,823,000	3[illegible]	+6	5,489,574,000	5,374,389,000	11,753,000	0.21	1	2
26	Chevy Chase Savings Bank, FSB, Md.	4,455,534,000	4,360,201,000	33	+7	5,018,844,000	4,713,146,000	45,101,000	0.84	2	2
27	Citibank, FSB, Chicago	4,393,714,000	3,713,444,000	43	+16	5,425,351,000	5,476,808,000	56,751,000	1.03	2	2
28	Imperial Federal Savings Assn., San Diego, Calif. ★	4,393,306,000	6,624,900,000	20		6,583,515,000	9,581,584,000	(218,230,000)	-2.82	3	2
29	Sunbelt Savings, FSB, Dallas	4,341,038,000	3,718,284,000	42	+13	8,354,072,000	9,108,052,000	(45,378,000)	-0.50	3	2
30	Talman Home Federal Savings & Loan Assn., Chicago	4,189,[illegible]65,000	4,403,945,000	29		5,887,595,000	6,072,659,000	13,202,000	0.22	4	2
31	Howard Savings Bank, Newark, N.J.	4,146,833,000	4,648,228,000	28		4,364,152,000	5,081,374,000	(161,345,000)	-3.41	2	1
32	Fidelity Federal Bank, FSB, Glendale, Calif.	3,992,977,000	3,327,214,000	53	+21	5,687,676,000	4,971,885,000	25,256,000	0.47	2	2
33	Dollar Dry Dock Bank, White Plains, N.Y.	3,814,312,000	4,396,064,000	30		4,225,965,000	5,020,009,000	(38,342,000)	-0.84	2	1
34	Washington Mutual Savings Bank, Seattle	3,686,099,000	3,479,335,000	47	+13	5,679,941,000	6,060,902,000	5,491,000	0.09	2	1
35	First Federal of Michigan, Detroit	3,665,132,000c	4,347,249,000c	35		10,310,473,000c	11,088,251,000c	7,851,000c	0.07c	4	2
36	Apple Bank For Savings, New York	3,616,478,000	3,484,459,000	46	+10	4,013,369,000	3,849,429,000	6,037,000	0.15	1	1
37	Perpetual Savings Bank, FSB, McLean, Va.	3,571,550,000	4,353,178,000	34		4,716,021,000	5,983,718,000	(157,700,000)	-2.79	2	2
38	Columbia Savings, FS&LA, Englewood, Colo.	3,529,036,000	3,389,404,000	51	+13	5,149,253,000	4,844,902,000	55,754,000	1.04	4	2
39	First Federal Savings & Loan Assn., Rochester, N.Y.	3,528,813,000	3,830,525,000	41	+2	5,642,034,000	5,640,253,000	4,841,000	0.09	3	2
40	Western Fed. Savings & Loan Assn., Marina Del Rey, Calif.	3,489,781,000	3,562,843,000	45	+5	4,994,665,000	4,808,685,000	9,518,000	0.19	4	2
41	Metropolitan Federal Bank, FSB, Fargo, N.D. (e)	3,402,155,000c	1,458,228,000u	147	+106	4,531,594,000c	2,426,406,000u	31,169,000c	1.00c	2	2
42	Downey Savings & Loan Assn., Newport Beach, Calif.	3,384,020,000	3,192,465,000	57	+15	4,156,564,000	3,774,336,000	40,375,000	0.97	4	2
43	Northeast Savings, FA, Hartford, Conn.	3,372,110,000	3,847,120,000	40		4,933,875,000	5,413,470,000	(98,791,000)	-1.98	4	2
44	City Savings, FSB, Somerset, N.J. ★	3,318,898,000	6,305,261,000	21		5,730,919,000	8,582,471,000	(234,049,000)	-3.31	1	2
45	TCF Bank Savings, FSB, Minneapolis	3,318,750,000	3,322,514,000	54	+9	4,241,118,000	4,658,239,000	(22,909,000)	-0.51	2	2
46	American Savings & Loan Assn. of Florida, Miami	3,257,011,000	3,357,691,000	52	+6	4,412,434,000	4,929,398,000	(74,185,000)	-1.51	4	2
47	Southwest Federal Savings Assn., Dallas ★	3,195,724,000	3,901,861,000	39		4,701,632,000	5,520,886,000	(42,802,000)	-0.84	3	2
48	Emigrant Savings Bank, New York	3,175,013,000	3,269,328,640	55	+7	3,511,985,000	3,571,954,772	31,528,000	0.90	2	1
49	Hudson City Savings Bank, Paramus, N.J.	3,131,611,000	2,870,671,981	63	+14	3,485,689,000	3,219,534,598	35,352,000	1.06	1	1
50	American Savings Bank, FSB, White Plains, N.Y.	3,119,697,000	3,451,664,000	50		4,011,637,000	4,430,202,000	(94,445,000)	-2.41	2	1
51	Transohio Savings Bank, Cleveland	3,072,377,000	3,633,227,000	44		4,914,569,000	5,399,077,000	(41,804,000)	-0.81	4	2
52	Citizens Federal Bank, FSB, Miami	3,060,093,000	2,989,776,000	60	+8	4,170,518,000	4,257,056,000	7,881,000	0.19	2	2
53	Carteret Savings Bank, FA, Morristown, N.J.	3,028,516,000	4,272,447,000	36		5,576,023,000	6,132,423,000	(115,143,000)	-1.91	2	2
54	Capitol Federal Savings & Loan Assn., Topeka, Kan.	3,006,867,071	2,739,938,000	70	+16	3,470,077,344	3,157,662,000	38,579,000	1.15	3	2
55	FarWest Savings & Loan Assn., Newport Beach, Calif.	2,983,775,000	3,468,330,000	48		3,714,9[illegible],000	4,354,699,000	(261,780,000)	-6.12	4	2
56	Guaranty Federal Savings Bank, Dallas	2,875,972,000	2,742,963,000	69	+13	3,652,[illegible]3,000	4,009,979,000	8,329,000	0.22	2	2
57	AmeriFirst Federal Savings Bank, Miami	2,848,404,000	3,183,573,000	58	+1	3,431,[illegible]79,000	4,116,403,000	(173,421,000)	-4.49	1	2
58	Franklin Savings Assn., Ottawa, Kan. ★	2,845,211,000	4,377,876,000	32		6,1[illegible],085,000	11,427,820,000	(230,618,000)	-2.97	4	2
59	First Financial Bank, FSB, Stevens Point, Wis.	2,794,543,000	2,014,500,000	105	+46	3,061,800,000	2,370,864,000	15,356,000	0.51	2	2
60	Georgia Federal Bank, FSB, Atlanta	2,791,821,000	2,755,412,000	68	+8	4,670,860,000	4,177,214,000	28,999,000	0.64	2	2
61	Farm & Home Savings Assn., Nevada, Mo.	2,774,162,000	2,489,071,000	80	+19	3,442,430,000	3,080,523,000	5,349,000	0.16	4	2
62	San Jacinto Savings Assn., FA, Houston ★	2,749,776,000	2,905,465,000	62		2,660,132,000	3,319,868,000	(73,539,000)	-2.29	3	2
63	Society for Savings, Hartford, Conn.	2,730,709,000	2,831,844,000	64	+1	3,836,219,000	4,422,091,000	(53,410,000)	-1.27	2	1
64	Astoria Federal Savings & Loan Assn., Queens, New York	2,707,149,500	2,406,531,549	83	+19	3,378,220,448	3,109,348,625	14,162,000	0.44	3	2
65	Third Federal Savings & Loan Assn., Cleveland	2,703,107,000	2,368,876,000	86	+21	3,039,398,000	2,653,243,000	40,352,000	1.37	3	2
66	St. Paul Federal Bank for Savings, Chicago	2,670,945,000	2,560,900,000	79	+13	3,427,996,000	3,357,073,000	(5,847,000)	-0.17	2	2
67	Home Savings Assn. of Kansas City, FA, Mo.	2,605,105,000	2,827,758,000	65		2,944,195,000	3,264,012,000	(37,245,000)	-1.18	4	2
68	Sears Savings Bank, Glendale, Calif.	2,592,280,000	2,624,691,000	74	+6	4,300,582,000	4,465,589,000	(3,060,000)	-0.08	4	2
69	Bank of America, FSB, Portland, Ore.	2,520,646,000	3,213,813,000	56		2,927,195,000	4,968,142,000	1,134,000	0.04	2	2
70	First Federal Savings Bank, Cleveland	2,507,219,000	1,799,578,000	113	+43	3,043,336,000	2,108,295,000	(10,518,000)	-0.36	2	2
71	San Francisco Federal Savings & Loan Assn.	2,505,941,000	2,603,975,000	76	+5	3,353,921,000	3,406,573,000	2,128,000	0.06	4	2
72	United Savings Assn. of Texas, FSB, Houston	2,436,893,000	2,484,633,000	81	+9	2,898,331,000	3,2[illegible]5,000	16,376,000	0.48	2	2
73	First Federal Savings & Loan Assn., Pittsburgh	2,342,837,000	2,389,187,000	84	+11	3,089,704,000	3,[illegible]5,000	(31,192,000)	-0.97	3	2
74	Amwest Savings Assn., Bryan, Tex.	2,341,141,000	2,344,522,000	88	+14	3,481,616,000	3,[illegible],697,000	(753,000)	-0.02	4	2
75	Lincoln Savings Bank, FSB, New York	2,328,383,000	2,264,983,000	90	+15	2,686,062,000	2,835,551,000	(33,579,000)	-1.21	2	1
76	Sacramento Savings Bank, Calif.	2,301,567,000	2,074,869,000	100	+24	2,546,322,000	2,308,609,000	25,591,000	0.97	2	2
77	Greater New York Savings Bank, New York	2,292,459,000	2,259,862,000	91	+14	3,052,495,000	3,105,098,000	(16,789,000)	-0.56	2	1
78	Commercial Federal Bank, FSB, Omaha, Neb.	2,275,229,000	2,680,267,550	72		5,464,916,000	5,860,659,035	(268,000)	0.00	2	2
79	Rochester Community Savings Bank, N.Y.	2,263,555,000	2,612,964,000	75		3,726,614,000	4,028,011,000	(1,659,[illegible])	-0.04	2	1
80	Citizens Savings Bank, Providence, R.I.	2,243,423,000	1,624,627,000	131	+51	2,812,145,000	2,248,906,000	17,006,000	0.72	2	1
81	Fortune Savings Bank, Clearwater, Fla.	2,237,048,000	2,251,711,000	93	+12	3,014,541,000	3,159,796,000	(67,000)	0.00	4	2
82	Oak Tree Savings Bank, SSB, New Orleans, La.	2,233,689,000	2,256,907,000	92	+10	2,272,209,000	2,780,212,000	(196,479,000)	-7.34	2	2
83	Atlantic Financial Savings, FA, Bala Cynwyd, Pa. ★	2,230,678,000	4,876,399,000	26		2,835,669,000	6,873,268,000	(601,815,000)	-15.10	3	2
84	Bank Western, FSB, Denver	2,226,284,000	2,231,567,000	95	+11	2,742,479,000	3,259,299,000	(74,304,000)	-2.27	2	2
85	Homestead Savings, FS&LA, Millbrae, Calif.	2,180,428,000	2,593,236,000	77		2,367,258,000	2,892,632,000	(39,350,000)	-1.53	4	2
86	Coral Gables Federal Savings & Loan Assn., Fla.	2,160,551,699	2,053,107,331	103	+17	2,450,827,056	2,515,950,857	6,251,000	0.24	3	2
87	Florida Federal Savings Bank, St. Petersburg ★	2,150,593,000	2,643,220,000	73		3,182,127,000	4,657,789,000	3,168,000	0.09	1	2
88	Old Stone Bank, FSB, Providence, R.I.	2,149,450,000	2,482,619,000	82		2,747,543,000	3,222,367,000	(8,488,000)	-0.29	2	2
89	Lincoln Savings & Loan Assn., FA, Los Angeles ★	2,117,630,000	2,907,620,000	61		2,524,835,000	2,906,307,000	(525,837,000)	-15.80	3	2
90	Dollar Bank, FSB, Pittsburgh	2,045,279,000	2,055,604,000	102	+12	2,391,370,000	2,415,715,000	(11,299,000)	-0.45	1	2
91	River Bank America, New York	2,037,225,000	2,059,645,000	101	+10	2,842,392,000	2,939,446,000	(23,467,000)	-0.83	2	1
92	HonFed Bank, FSB, Honolulu	1,990,757,000	2,081,110,000	99	+7	2,888,433,000	3,165,856,000	44,546,000	1.45	2	2
93	Great Lakes Bancorp, Ann Arbor, Mich.	1,987,432,000	1,921,299,000	108	+15	3,391,573,000	3,385,368,000	(26,844,000)	-0.78	2	2
94	Guardian Savings & Loan Assn., Houston	1,971,985,000	2,154,446,000	96	+2	3,692,065,000	3,679,780,000	(55,251,000)	-1.42	4	2
95	Champion Federal Savings & Loan Assn., Bloomington, Ill.	1,968,437,000	2,148,635,140	97	+2	2,440,005,000	2,802,904,466	9,086,000	0.35	3	2
96	Cragin Federal Bank for Savings, Chicago	1,938,961,000	1,922,937,309	107	+11	2,458,968,000	2,335,970,280	7,882,000	0.31	1	2
97	Valley Federal S & L Assn., Van Nuys, Calif.	1,913,974,000	2,361,607,000	87		2,698,361,000	3,015,374,000	22,123,000	0.77	4	2
98	Peoples Heritage Savings Bank, Portland, Me.	1,892,870,000	1,820,263,000	112	+14	2,341,315,000	2,533,682,000	(61,032,000)	-2.41	2	1
99	Collective Federal Savings Bank, Egg Harbor City, N.J.	1,880,633,000	1,620,418,000	132	+33	2,504,248,000	2,225,638,000	11,376,000	0.50	2	2
100	Boston Five Cents Savings Bank FSB	1,852,952,000	1,695,871,000	123	+23	2,234,953,000	2,318,404,000	(17,304,000)	-0.76	2	1

For footnotes, see page 132.

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Top 300 U.S. Thrift Institutions

In Order of Deposits, December 31, 1990, Compared with December 31, 1989

Rank 12/31/90		Deposits 12/31/90	Deposits 12/31/89	Rank 1989	Gain	Assets 12/31/90	Assets 12/31/89	Net Income 1990	R.O.A.A. (%)	Chart. Type	Insur. Type
101	Albany Savings Bank, FSB, N.Y.	1,850,420,000	1,776,275,000	116	+15	2,113,861,000	2,036,819,000	10,071,000	0.48	1	2
102	Decatur Federal Savings & Loan Assn., Ga.	1,810,120,000	1,698,255,000	122	+20	2,524,118,000	2,312,111,000	4,576,000	0.18	4	2
103	Union Federal Savings Bank, Brea, Calif.	1,808,567,000	1,582,149,000	133	+30	2,387,058,000	2,415,157,000	(7,982,000)	-0.32	2	2
104	Citibank, FSB, Miami	1,801,925,000	1,507,286,000	145	+41	2,382,244,000	2,370,834,000	18,502,000	0.69	2	2
105	Security Bank, SSB, Milwaukee, Wis.	1,771,116,000	1,760,415,363	118	+13	2,126,763,000	2,120,803,201	18,268,000	0.84	3	2
106	Western Financial Savings Bank, Irvine, Calif.	1,756,780,000	1,410,991,000	152	+46	2,977,242,000	2,870,261,000	10,192,000	0.33	2	2
107	American Federal Bank, FSB, Dallas	1,754,498,000	1,757,828,000	119	+12	2,592,866,000	3,211,539,000	35,220,000	1.30	2	2
108	First Federal Bank of California, Santa Monica	1,740,651,000	1,553,242,000	136	+28	3,049,320,000	2,586,706,000	27,031,000	0.93	2	2
109	Bell Federal Savings & Loan Assn., Chicago	1,698,448,000	1,635,284,000	130	+21	1,867,489,000	1,796,864,000	17,619,000	0.96	3	2
110	Bay View Federal Bank, FSB, San Mateo, Calif.	1,693,777,000	1,855,091,000	111	+1	2,848,646,000	2,879,019,000	7,136,000	0.25	2	2
111	Leader Federal Bank for Savings, Memphis, Tenn.	1,683,751,000	1,724,972,000	120	+9	2,080,010,000	2,138,618,000	(8,779,000)	-0.40	1	2
112	First Savings Bank, FSB, Greenville, S.C.	1,677,241,000	1,769,212,090	117	+5	2,210,687,000	2,270,743,712	7,219,000	0.31	2	2
113	PriMerit Bank, Las Vegas, Nev.	1,671,399,000	1,538,378,000	137	+24	2,713,711,000	2,767,153,000	10,142,000	0.35	2	2
114	Southern California Federal S & L Assn., Beverly Hills	1,663,420,000	1,688,743,000	124	+10	2,395,272,000	2,343,251,000	7,657,000	0.31	4	2
115	Secor Bank, FSB, Birmingham, Ala.	1,622,417,000	1,653,507,000	128	+13	2,371,059,000	2,328,361,000	(1,564,000)	-0.06	2	2
116	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,610,083,000	2,009,469,000	106		1,943,440,000	2,254,613,000	(2,099,000)	-0.10	3	2
117	First Constitution Bank, New Haven, Conn.	1,606,121,000	1,579,211,000	135	+18	2,106,860,000	2,380,276,000	(80,314,000)	-3.6[illegible]	2	1
118	Bluebonnet Savings Bank, FSB, Dallas	1,597,187,000	1,785,407,000	115		3,215,955,000	3,157,293,000	16,886,000	0.52	2	2
119	Pima Savings & Loan Assn., Tucson, Ariz. ★	1,578,738,000	2,128,117,000	98		1,486,987,000	2,734,063,000	(210,248,000)	-11.11	3	2
120	Pelican Homestead & Savings Assn., Metairie, La.	1,577,930,000	1,512,364,000	144	+24	1,477,236,000	1,687,298,000	(38,894,000)	-2.35	3	2
121	Loyola Federal Savings & Loan Assn., Baltimore	1,564,020,000	1,528,409,000	140	+19	2,075,251,000	2,113,726,000	8,342,000	0.39	4	2
122	Washington Federal Savings & Loan Assn., Seattle	1,554,830,000	1,409,035,000	153	+31	2,653,181,000	2,509,894,000	63,003,000	2.22	4	2
123	Investors Savings Bank, Richmond	1,546,288,000	1,681,592,000	125	+2	2,089,015,000	2,219,061,000	(18,831,000)	-0.84	2	2
124	Santa Barbara Federal Savings & Loan Assn., Calif. ★	1,525,908,969	1,904,401,000	109		2,824,954,752	4,666,123,000	(10,404,000)	-0.26	3	2
125	American Savings Bank, FSB, Honolulu	1,512,736,000	1,100,873,000	207	+82	2,031,272,000	1,651,453,000	12,969,000	0.69	2	2
126	Trustbank Savings, FSB, McLean, Va.	1,500,065,000	1,656,206,000	127	+1	1,823,394,000	2,117,790,000	(36,256,000)	-1.78	2	2
127	EurekaBank, FSB, Foster City, Calif.	1,496,545,000	1,531,821,198	138	+11	1,837,579,000	1,771,175,038	22,620,000	1.24	2	2
128	Southwest Savings & Loan Assn., FA, Phoenix, Ariz. ★	1,491,829,000	1,643,261,000	129	+1	1,106,722,000	1,749,788,000	(213,076,000)	-13.82	3	2
129	Kilgore Federal Savings & Loan Assn., Tex. (f)	1,490,479,000	85,700,000			1,672,890,000	168,986,000	3,505,000	0.31	4	2
130	[illegible]inal Federal Savings Bank, Cleveland	1,481,113,000	1,384,075,000	157	+27	1,615,743,000	1,556,274,000	17,538,000	1.08	2	2
131	[illegible]in Franklin Federal Savings Assn., Houston ★	1,478,184,000	1,660,090,000	126		1,201,792,000	1,837,953,000	(206,969,000)	-12.95	4	2
132	Ea[illegible]w York Savings Bank, New York	1,478,119,000	1,581,848,000	134	+2	2,028,190,000	2,018,448,000	17,394,000	0.85	2	1
133	BankAtlantic, FSB, Fort Lauderdale, Fla.	1,477,538,000	1,430,219,000	148	+15	1,906,847,000	1,886,453,000	(519,000)	-0.03	2	2
134	Beach Federal Savings & Loan Assn., Boynton Beach, Fla.	1,431,519,470	1,288,593,000	167	+33	1,485,204,127	1,365,081,000	6,674,000	0.47	4	2
135	Peoples Westchester Savings Bank, Hawthorne, N.Y.	1,417,626,000	1,416,583,000	150	+15	1,658,946,000	1,681,122,000	3,185,000	0.19	2	1
136	Ohio Savings Bank, Cleveland	1,408,558,464	1,388,445,793	155	+19	1,577,364,473	1,547,296,277	9,824,000	0.61	2	2
137	Flagler Federal Savings & Loan Assn., Miami	1,399,905,000	1,404,566,000	154	+17	1,533,705,000	1,566,826,000	(19,790,000)	-1.25	3	2
138	Independence Savings Bank, Brooklyn, New York	1,395,918,276	1,370,272,837	159	+21	1,549,781,483	1,513,626,061	8,323,000	0.54	1	1
139	Commonwealth Federal Savings Assn., Houston ★	1,391,044,000	1,709,148,0[illegible]	121		1,005,856,000	1,614,168,000	(439,298,000)	-34.22	4	2
140	Fulton Federal Savings Bank, Atlanta	1,384,453,000	1,514,958,[illegible]	142	+2	2,016,621,000	2,310,006,000	(32,171,000)	-1.48	2	2
141	Provident Savings Bank, Jersey City, N.J.	1,377,775,000	1,346,853,000	162	+21	1,487,598,000	1,454,281,000	2,872,000	0.20	1	1
142	New Haven Savings Bank, Conn.	1,370,702,000	1,241,023,000	178	+36	1,769,406,000	1,696,060,000	7,461,000	0.42	1	1
143	Hollywood Federal Bank, FSB, Fla.	1,367,409,000	1,346,875,000	161	+18	1,525,465,000	1,593,448,000	(63,849,000)	-4.07	1	2
144	Columbia First Bank, FSB, Arlington, Va.	1,353,948,000	1,248,507,000	176	+32	2,106,269,000	2,165,502,000	(9,556,000)	-0.43	2	2
145	Far West Federal Bank, Portland, Ore.	1,344,188,000	1,529,193,765	139		2,747,106,000	3,359,497,530	(15,260,000)	-0.47	2	1
146	Roosevelt Bank, FSB, Chesterfield, Mo.	1,337,996,000	1,181,997,000	190	+44	2,370,963,000	2,668,414,000	1,205,000	0.05	2	2
147	State Savings Bank, Columbus, Ohio	1,326,215,000	1,142,571,000	202	+55	1,573,005,000	1,445,602,000	10,709,[illegible]0	0.68	4	2
148	Investors Savings & Loan Assn., Millburn, N.J.	1,297,945,000	1,253,055,568	174	+26	1,669,508,000	2,026,290,080	5,381,000	0.29	3	2
149	Germantown Savings Bank, Bala Cynwyd, Pa.	1,297,461,000	1,286,656,000	168	+19	1,401,194,000	1,409,311,000	9,299,000	0.67	2	1
150	Jamaica Savings Bank, FSB, Lynbrook, N.Y.	1,296,795,462	1,249,320,185	175	+25	1,589,099,663	1,479,784,627	11,502,000	0.72	2	1
151	First New Hampshire Bank, Concord	1,281,867,000‡	....			1,531,730,000	....	N.A.	N.A.	1	1
151	Pomona First Fed. Savings & Loan Assn., Calif.	1,278,081,000	1,224,876,000	181	+30	1,389,445,000	1,326,792,000	10,404,000	0.74	3	2
152	BancFlorida, FSB, Naples	1,276,175,000	1,285,797,000	169	+17	1,684,855,000	1,780,827,000	(9,979,000)	-0.55	2	2
153	Fidelity New York, FSB, Floral Park, N.Y.	1,273,927,000	1,302,889,000	165	+12	1,913,575,000	1,937,310,000	5,702,000	0.29	1	2
154	First Federal Savings Bank, Santurce, P.R.	1,251,319,820	1,301,317,423	166	+12	1,818,985,984	1,927,835,776	(17,713,000)	-0.93	2	2
155	Beneficial Savings Bank, Philadelphia	1,237,431,000	1,284,346,000	170	+15	1,315,682,000	1,356,313,000	7,822,000	0.59	1	1
156	Beverly Hills Federal Savings Bank, Laguna Hills, Calif.	1,233,404,405	1,387,896,000	156		1,407,991,984	1,525,669,000	16,156,000	1.11	2	2
157	Ensign Federal Savings Bank, New York ★	1,231,753,000	1,514,718,000	143		1,411,719,000	1,888,984,000	(206,291,000)	-13.57	1	2
158	Roosevelt Savings Bank, Garden City, N.Y.	1,231,449,000	1,158,526,000	198	+40	1,409,891,000	1,349,902,000	8,502,000	0.61	1	1
159	United Savings Assn. of the Southwest, FSB, Houston (g)	1,225,157,000	....	...		1,363,666,000	....	(8,562,000)	-0.56	2	2
160	Standard Federal Bank for Savings, Chicago	1,220,322,000	1,139,516,416	203	+43	1,311,261,000	1,227,951,810	6,099,000	0.47	1	2
161	Neworld Bank, Boston	1,219,941,000	1,219,947,000	184	+23	1,312,040,000	1,342,182,000	(17,978,000)	-1.33	2	1
162	Second National Federal Savings Bank, Salisbury, Md.	1,213,698,000	1,029,821,000	220	+58	1,758,682,000	1,510,785,000	(16,129,000)	-0.87	2	2
163	Columbia Banking Federal S & L Assn., Rochester, N.Y.	1,210,299,000	1,232,825,000	179	+16	1,642,420,000	1,621,925,000	5,470,000	0.33	3	2
164	Mid America Fed. Savings Ba[illegible] Clarendon Hills, Ill.	1,207,509,000	1,223,987,000	182	+18	1,475,858,000	1,583,241,000	4,650,000	0.29	2	2
165	Onondaga Savings Bank, Syracuse, N.Y.	1,206,460,000	1,182,474,000	189	+24	1,943,103,000	1,679,587,000	13,637,000	0.72	2	1
166	Maine Savings Bank, Portland	1,191,224,000	1,415,224,000	151		1,182,519,000	1,541,200,000	(91,858,000)	-6.50	2	1
167	South Boston Savings Bank, Boston	1,190,451,000	1,004,578,000	225	+58	1,500,798,000	1,441,694,000	11,219,000	0.77	2	1
168	North Side Savings Bank, Bronx, New York	1,177,819,000	1,193,979,000	187	+19	1,302,211,000	1,336,444,000	(5,302,000)	-0.40	2	1
169	First Heights Bank, FSB, Houston	1,176,672,000	1,159,079,000	197	+28	1,801,298,000	1,910,321,000	8,035,000	0.60	2	2
170	Norstar Bank Central New York, Syracuse	1,158,104,000	1,120,933,000	205	+35	1,391,465,000	1,387,409,000	6,475,000	0.46	2	1
171	Worcester County Institution for Savings, Worcester, Ma.	1,147,439,301	895,295,000	254	+83	1,286,407,077	1,157,577,000	(28,818,000)	-2.51	2	1
172	Bankers Savings, Perth Amboy, N.J.	1,146,999,000	709,957,000	324	+152	1,305,752,000	799,708,000	12,156,000	1.22	2	1
173	Altus Bank, FSB, Mobile, Ala.	1,140,768,000	1,358,602,000	160		2,049,484,000	2,261,560,000	(19,910,000)	-0.92	2	2
174	Anchor Savings & Loan Assn., Madison, Wis.	1,138,186,000	1,073,004,000	213	+39	1,291,137,000	1,299,496,000	(4,055,000)	-0.31	3	2
175	Chase Federal Bank, Miami	1,136,514,000	1,197,488,058	186	+11	1,328,911,000	1,577,285,970	(14,639,000)	-0.96	1	2
176	Heritage Bank for Savings, Holyoke, Mass.	1,123,177,000	1,176,678,000	191	+15	1,520,646,000	1,895,156,000	(56,081,000)	-3.51	2	1
177	Columbia Federal Savings Bank, Queens, New York	1,122,282,000	1,175,020,776	192	+15	1,366,041,000	1,443,923,219	5,715,000	0.40	3	2
178	Landmark Savings Assn., Pittsburgh	1,114,497,000	1,219,980,000	183	+5	1,466,667,000	1,654,458,000	1,034,000	0.07	4	2
179	D&N Bank, FSB, Hancock, Mich.	1,109,675,000	1,167,718,000	194	+15	1,873,896,000	2,048,040,000	(17,216,000)	-0.86	2	2
180	Centerbank, Waterbury, Conn.	1,109,279,000	1,098,271,000	208	+28	1,768,922,000	1,863,458,000	(49,693,000)	-2.79	2	1
181	First Mutual of Boston	1,102,762,000	1,228,762,000	180		1,158,204,000	1,304,691,000	(83,804,000)	-6.82	1	1
182	First Savings of Arkansas, FA, Little Rock ★	1,087,221,000	1,152,426,000	199	+17	677,744,000	1,007,458,000	(75,038,000)	-6.38	3	2
183	First Federal Savings & Loan Assn., Lincoln, Neb.	1,082,619,000	1,056,155,000	214	+31	1,225,832,000	1,221,819,000	5,549,000	0.44	3	2
184	Ridgew[illegible] Savings Bank, Queens, New York	1,074,173,000	1,022,730,350	221	+37	1,212,097,000	1,155,234,904	10,261,000	0.87	1	1
185	Uni[illegible] of America, FS&LA, Chicago	1,064,951,977	1,243,617,162	177		1,187,647,443	1,348,166,760	(18,605,000)	-1.47	3	2
186	Mu[illegible]gs Bank of Wisconsin SA, Milwaukee	1,038,467,000	987,387,230	230	+44	1,171,183,000	1,114,107,333	7,207,000	0.61	1	2
187	Unit[illegible]al Savings Assn., St. Louis, Mo.	1,037,340,000	1,082,349,000	209	+22	1,291,482,000	1,410,708,000	(5,078,000)	-0.36	3	2
188	Pionee[illegible]ederal Savings Bank, Clearwater, Fla. ★	1,037,029,000	1,419,810,000	149		1,316,284,000	1,935,739,000	(59,243,000)	-3.59	1	2
189	Financial Fed. Savings & Loan Assn., Miami Lakes, Fla.	1,027,511,000	1,172,709,000	193	+4	1,311,151,000	1,548,748,000	(5,835,000)	-0.40	3	2
190	Provident Institution for Savings, Boston	1,023,949,000	1,165,533,604	195	+5	1,450,356,000	1,539,144,229	(19,348,000)	-1.18	2	1
191	New Bedford Institution for Savings, Mass.	1,022,730,000	971,500,000	235	+44	1,228,722,000	1,202,182,000	2,944,000	0.24	2	1
192	Columbia Savings Bank, SLA, Fair Lawn, N.J.	1,022,611,000	1,032,797,966	218	+26	1,211,684,000	1,229,942,732	748,000	0.06	3	2
193	Santander Federal Savings Bank, Bayamon, P.R.	1,021,840,000	997,838,405	227	+34	1,216,707,000	1,061,115,581	6,165,000	0.51	2	2
194	First Federal Savings & Loan Assn., Toledo, Ohio	1,011,347,000	1,217,418,000	185		1,022,500,000	1,256,700,000	(24,251,000)	-2.15	3	2
195	Wilmington Saving Fund Society, FSB, Del.	1,008,949,000	1,084,743,000	212	+17	1,346,796,000	1,434,151,000	(84,782,000)	-5.64	2	1
196	Gem Savings Assn., FA, Dayton, Ohio	1,005,098,516	1,186,097,743	188		1,133,563,689	1,497,395,415	825,000	0.06	4	2
197	Security Savings Bank, SLA, Vineland, N.J.	992,519,000	976,104,000	232	+35	1,389,321,000	1,528,470,000	(19,448,000)	-1.28	4	2
198	Connecticut Savings Bank, New Haven	992,211,000	1,042,713,000	216	+18	1,142,221,000	1,259,126,000	(72,386,000)	-6.09	1	1
199	American Pioneer Savings Bank, Orlando, Fla. ★	992,136,000	1,381,212,000	158		1,049,904,000	1,754,514,000	(113,550,000)	-8.21	3	2
200	Coreast Federal Savings Bank, Richmond	990,481,000	990,806,000	229	+29	1,209,981,000	1,262,075,000	(64,043,000)	-4.98	2	2

(‡)— Rank bank would have had, had it been included in survey. Based on inaccurate information provided by its parent, the bank was classified as commercial bank by American Banker for the yearend rankings.

For all other footnotes see page 122.

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Top 300 U.S. Thrift Institutions

In Order of Deposits, December 31, 1990, Compared with December 31, 1989

Rank 12/31/90		Deposits 12/31/90	Deposits 12/31/89	Rank 1989	Gain	Assets 12/31/90	Assets 12/31/89	Net Income 1990	R.O.A.A. (%)	Chart. Type	Insur. Type
201	Ponce Federal Bank, FSB, P.R.	989,568,384	973,156,251	234	+33	1,284,697,430	1,367,127,663	(3,354,000)	-0.25	2	2
202	Great Financial Federal S & L Assn., Louisville, Ky.	988,996,000	925,374,000	246	+44	1,157,134,000	1,084,631,000	9,483,000	0.85	3	2
203	The First, FA, Orlando, Fla.	986,726,000	1,031,897,902	219	+16	1,134,641,000	1,247,846,000	126,000	0.01	3	2
204	Morris Savings Bank, Morristown, N.J.	975,498,000	1,038,904,000	217	+13	1,067,668,000	1,130,341,000	(6,326,000)	-0.59	2	2
205	Cumberland Federal Savings Bank, Louisville, Ky.	973,215,000	1,049,207,000	215	+10	1,375,299,000	1,353,550,000	543,000	0.04	2	1
206	Hawthorne Savings & Loan Assn., Calif.	970,538,321	923,577,779	247	+41	1,095,359,806	1,051,034,939	11,892,000	1.01	4	2
207	Ameribanc Savings Bank, Annandale, Va.	965,303,000	975,954,000	233	+26	1,211,997,000	1,333,166,000	(19,990,000)	-1.44	2	2
208	Springfield Institution for Savings, Mass.	964,611,000	959,448,000	238	+30	1,070,115,000	1,082,302,000	(1,935,000)	-0.18	1	1
209	American Charter Federal S & L Assn., Lincoln, Neb.	960,289,000	950,571,000	240	+31	1,212,798,000	1,386,736,000	5,555,000	0.43	3	2
210	Staten Island Savings Bank, New York	955,499,000	795,490,000	283	+73	1,039,612,000	870,736,000	5,126,000	0.54	1	1
211	New England Savings Bank, New London, Conn.	955,369,000	742,071,000	308	+97	1,242,905,000	1,107,998,000	(43,727,000)	-3.39	2	1
212	County Bank, FSB, Santa Barbara, Calif.	952,848,000	1,132,496,000	204		1,171,387,000	1,432,853,000	4,079,000	0.31	2	2
213	Mechanics & Farmers Savings Bank, FSB, Bridgeport, Conn.	950,395,000	906,957,000	252	+39	1,165,394,000	1,297,239,000	(130,001,000)	-9.92	1	1
214	Sandia Federal Savings & Loan Assn., Albuquerque, N.M. ★	939,917,000	990,959,000	228	+14	475,599,000	612,881,000	(103,835,000)	-15.46	3	2
215	Eastern Bank, Lynn, Mass.	934,500,000	909,319,000	251	+36	1,025,000,000	987,688,000	(20,389,000)	-2.05	2	1
216	ABQ Bank, FSB, Albuquerque, N.M. ★	933,883,000	1,469,705,000	146		969,351,000	2,018,703,000	(173,346,000)	-12.16	1	2
217	ComFed Savings Bank, FA, Lowell, Mass. ★	932,865,000	970,830,000	236	+19	1,402,978,000	1,504,435,000	(164,561,000)	-10.54	1	2
218	Standard Federal Savings Bank, Gaithersburg, Md.	927,871,000	1,254,210,000	173		1,795,859,000	1,712,760,000	6,250,000	0.35	2	2
219	Security Savings & Loan Assn., Scottsdale, Ariz. ★	927,064,000	958,203,000	239	+20	437,625,000	521,341,000	(91,262,000)	-15.36	4	2
220	First Indiana Bank, FSB, Indianapolis	920,245,000	875,689,000	259	+39	1,146,251,000	1,169,642,000	5,182,000	0.43	2	2
221	Security First Fed. S & L Assn., Daytona Beach, Fla.	917,827,000	927,903,000	245	+24	1,051,917,000	1,115,144,000	(4,270,000)	-0.39	3	2
222	Firstrust Savings Bank, Philadelphia	909,265,000	916,000,000	250	+28	1,158,433,000	1,210,000,000	18,416,000	1.58	2	1
223	New Hampshire Savings Bank, Concord	908,092,000	787,824,000	286	+63	984,666,000	935,675,000	(52,098,000)	-5.99	2	1
224	Hunter Savings Assn., Cincinnati	894,446,000	962,200,000	237	+13	997,163,000	1,266,642,000	2,742,000	0.23	4	2
225	Coast Bank, FSB, Sarasota, Fla.	890,683,000	880,510,000	255	+30	1,135,767,000	1,170,287,000	3,850,000	0.32	2	2
226	Union Federal Savings Bank, Indianapolis	887,574,000	790,356,000	285	+59	1,218,944,000	1,280,332,000	3,368,000	0.34	2	2
227	New Brunswick Savings Bank, N.J.	886,721,000	807,356,000	277	+50	973,184,000	902,439,000	(5,967,000)	-0.63	2	1
228	Superior Bank, FSB, Oakbrook, Ill.	886,520,000	1,007,900,000	224		1,194,677,000	1,261,807,000	8,423,000	0.69	2	2
229	Northwest Savings Bank, Warren, Pa.	885,780,000	753,654,000	302	+73	983,679,000	836,352,000	4,247,000	0.44	3	2
230	Pacific Southwest Savings Bank, FSB, Corpus Christi, Tex.	884,656,000	879,498,000	256	+26	1,024,128,000	1,075,768,000	8,097,000	0.78	2	2
231	United Savings Bank, FSB, San Francisco	883,968,000	807,303,000	278	+47	1,155,419,000	1,018,828,000	7,370,000	0.65	4	2
232	Gateway Bank, Norwalk, Conn.	883,954,000	815,418,000	275	+43	1,253,436,000	1,289,823,000	(26,097,000)	-2.03	2	1
233	Stockton Savings Bank, FSB, Calif.	883,950,000	805,121,000	279	+46	1,034,714,000	1,010,290,000	7,024,000	0.68	2	2
234	Harris Savings Assn., Harrisburg, Pa.	875,669,000	846,415,000	265	+31	982,139,000	964,889,000	3,652,000	0.36	3	2
235	Amoskeag Bank, Manchester, N.H.	867,303,000	1,016,892,000	222		1,068,316,000	1,377,944,000	(60,783,000)	-5.14	2	1
236	Franklin Federal Bancorp, FSB, Austin, Tex.	866,261,000	876,025,000	258	+22	1,855,178,000	1,871,720,000	8,527,000	0.45	2	2
237	Home Savings Bank, FSB, Hollywood, Fla.	864,903,751	819,667,919	272	+35	942,765,877	895,167,781	5,771,000	0.61	1	2
238	Metropolitan Federal S & L Assn., Nashville, Tenn.	864,573,000	921,340,000	248	+10	1,035,581,000	1,164,368,000	(48,037,000)	-4.18	4	2
239	First Home Federal Savings & Loan Assn., Greensboro, N.C.	862,794,000	929,302,000	244	+5	1,058,877,000	1,176,802,000	(10,606,000)	-0.93	4	2
240	First Federal Savings & Loan Assn., Fort Myers, Fla.	859,664,000	787,538,000	287	+47	951,700,000	876,370,000	5,423,000	0.58	4	2
241	Financial Fed. Trust & Savings Bank, Olympia Fields, Ill.	859,003,189	786,261,418	289	+48	924,272,911	843,039,785	5,055,000	0.57	1	2
242	Commonwealth Federal Savings Bank, Norristown, Pa.	857,862,000	852,542,000	262	+20	1,118,465,000	1,106,127,000	7,525,000	0.68	1	2
243	Roslyn Savings Bank, N.Y.	856,464,000	823,603,784	271	+28	1,007,029,000	970,399,662	8,918,000	0.90	1	1
244	American Federal Bank, FSB, Greenville, S.C.	855,954,000	849,885,000	263	+19	1,129,901,000	1,114,535,000	6,232,000	0.55	2	2
245	Pathway Financial, FA, Chicago	852,976,000	929,338,000	243		996,140,000	1,169,903,000	14,954,000	1.40	4	2
246	American Savings Bank, New Britain, Conn.	841,380,182	798,069,543	282	+36	980,597,821	914,141,478	11,886,000	1.25	1	1
247	Dartmouth Bank, Manchester, N.H. (h)	840,982,000	926,729,000†	246†		976,466,000	1,153,647,000†	(83,803,000)	-8.06	1	1
248	Century Federal Savings & Loan Assn., Pasadena, Calif.	836,502,000	841,844,000	267	+19	1,035,794,000	1,053,931,000	2,603,000	0.24	3	2
249	Crestmont Federal Savings & Loan Assn., Edison, N.J.	835,876,000	1,151,157,000	200		1,481,897,000	1,557,652,000	(6,203,000)	-0.39	4	2
250	Heart Federal Savings & Loan Assn., Auburn, Calif.	829,496,000	773,149,000	296	+46	934,429,000	879,517,000	8,283,000	0.87	4	2
251	USAA Federal Savings Bank, San Antonio, Tex.	826,065,000	643,807,000	344	+93	2,646,269,000	848,142,000	30,768,000	3.04	2	2
252	Mid-State Federal Savings Bank, Ocala, Fla.	825,475,000	862,787,000	260	+8	953,448,000	1,011,876,000	(2,812,000)	-0.28	2	2
253	Home Federal Bank of Tennessee, FSB, Knoxville	824,947,000	774,832,000	293	+40	907,932,000	854,614,000	6,500,000	0.71	3	2
254	Peoples Savings Bank, Worcester, Mass.	815,875,000	667,686,000	334	+80	891,301,000	805,884,000	3,162,000	0.37	2	1
255	Northwestern Savings & Loan Assn., Chicago	814,828,000	838,854,000	268	+13	1,379,175,000	1,308,197,000	10,958,000	0.79	4	2
256	University Savings Bank, Seattle	813,955,000	742,642,690	307	+51	953,044,000	824,609,755	6,458,000	0.71	2	1
257	Central Federal Savings Bank, Mineola, N.Y. ★	811,979,000	786,430,000	288	+31	858,648,000	953,174,000	(926,000)	-0.10	1	2
258	Binghamton Savings Bank, N.Y.	810,486,000	757,276,000	301	+43	966,423,000	938,564,000	8,172,000	0.87	2	1
259	Washington Mutual, FSB, Seattle	808,344,000	508,555,000	...		1,527,754,000	723,625,000	7,194,000	0.62	2	2
260	Home Savings & Loan Co., Youngstown, Ohio	806,372,000	784,330,000	290	+30	883,741,000	853,818,000	5,383,000	0.61	3	2
261	Penn Savings Bank, FSB, Wyomissing, Pa.	806,299,000	847,134,000	264	+3	1,195,414,000	1,156,542,000	5,931,000	0.50	2	2
262	Local Federal Bank, FSB, Oklahoma City	800,334,000	638,841,000	345	+83	1,013,342,000	811,106,000	12,095,000	1.23	2	2
263	Commerce Federal Savings Assn., San Antonio, Tex. ★	792,527,000	824,849,000	270	+7	344,039,000	538,973,000	(49,615,000)	-8.02	3	2
264	Fidelity Federal Bank, FSB, Nashville, Tenn.	791,898,000	745,987,000	306	+42	1,022,584,000	1,019,974,000	6,768,000	0.66	2	2
265	Liberty Bank, Middletown, Conn.	784,419,000	736,076,606	311	+46	926,358,000	915,477,723	(8,989,000)	-0.98	1	1
266	Diamond Savings & Loan Co., Findlay, Ohio	784,304,000	818,815,000	273	+7	905,292,000	1,009,604,000	(25,491,000)	-2.66	4	2
267	First Western Savings Assn., Las Vegas, Nev.	777,000,000	816,873,000	274	+7	1,161,156,000	1,189,860,000	247,000	0.02	4	2
268	MidFirst Bank, SSB, Oklahoma City	776,298,000	535,435,000	...		943,690,378	756,622,000	2,882,000	0.33	2	2
269	Spencer Savings Bank, SLA, Garfield, N.J.	765,233,000	748,186,655	305	+36	842,690,000	825,262,111	(1,297,000)	-0.15	3	2
270	Republic Federal Savings & Loan Assn., Los Angeles	764,631,000	949,113,000	241		1,204,512,000	1,614,692,000	(1,398,000)	-0.10	4	2
271	Queens County Savings Bank, Queens, New York	764,292,018	759,004,567	300	+29	858,975,116	833,675,236	5,678,000	0.67	1	1
272	First Federal Savings Bank, Lakewood, Colo.	760,441,000	709,581,000	325	+53	879,524,000	823,788,000	266,000	0.03	1	2
273	Heritage Federal Savings Bank, Taylor, Mich.	759,717,000	781,457,000	291	+18	896,804,000	915,202,000	4,220,000	0.46	2	2
274	First Atlantic Fed. Savings Assn., South Plainfield, N.J. ★	759,327,000	1,002,288,503	226		716,958,000	1,296,681,973	(48,875,000)	-5.23	3	2
275	Eastland Savings Bank, Woonsocket, R.I.	753,492,000	737,021,000	310	+35	842,337,000	850,010,000	(40,164,000)	-4.54	2	1
276	Heartland Fed. Savings & Loan Assn., Ponca City, Okla.	751,933,000	726,880,000	315	+39	861,735,000	926,117,000	13,288,000	1.39	3	2
277	Continental Federal Savings Bank, Fairfax, Va.	748,758,000	778,921,717	292	+15	1,080,491,000	1,115,944,816	(2,126,000)	-0.19	2	2
278	Citibank, FSB, Washington, D.C.	748,552,000	774,782,187	294	+16	1,138,396,000	1,211,203,000	6,460,000	0.54	4	2
279	Home & City Savings Bank, Albany, N.Y.	746,086,269	738,129,000	309	+30	864,817,056	845,675,000	5,702,000	0.66	2	1
280	Redlands Federal Bank, Calif.	742,976,000	697,793,518	326	+46	820,877,000	772,449,685	3,796,000	0.46	3	2
281	Capital Federal Savings & Loan Assn., Aurora, Colo. ★	729,391,000	842,966,000	266		837,539,000	1,077,683,000	(66,960,000)	-6.89	3	2
282	Berkeley Federal Savings Bank, Millburn, N.J.	727,030,000	769,096,610	299	+17	841,739,000	887,337,089	(4,833,000)	-0.54	1	1
283	Magnolia Federal Bank for Savings, Hattiesburg, Miss.	721,649,000	684,103,000	330	+47	911,431,000	760,015,000	1,854,000	0.22	1	2
284	Virginia Federal Savings Bank, Richmond	716,875,000	454,706,000	...		958,092,000	762,416,000	(12,457,000)	-1.30	2	2
285	United Federal Savings Bank of Iowa, Des Moines	712,470,485	792,482,000	284		895,845,483	999,735,000	(12,206,000)	-1.25	1	2
286	Victoria Savings Assn., FSA, Tex. ★	710,655,000	750,256,000	304	+18	431,480,000	742,940,000	(441,970,000)	-53.75	3	2
287	Long Beach Savings & Loan Assn., Calif.	710,277,000	802,264,000	280		794,939,000	872,153,000	7,151,000	0.85	4	2
288	Bell Savings Bank, PaSA, Upper Darby, Pa.	709,035,745	774,238,000	295	+7	843,754,633	932,966,000	(25,939,000)	-2.56	2	2
289	Cimarron Federal S&L Assn., Muskogee, Okla.	707,695,000	711,144,000	320	+31	782,657,000	820,682,000	5,051,000	0.59	3	2
290	Attleboro-Pawtucket Savings Bank, Pawtucket, R.I.	707,610,000	735,707,000	312	+22	800,139,000	846,584,000	(16,589,000)	-2.07	1	1
291	York Federal Savings & Loan Assn., Pa.	701,725,000	654,745,000	341	+50	832,021,000	848,903,000	5,207,000	0.60	4	2
292	Poughkeepsie Savings Bank, FSB, N.Y.	701,280,000	772,574,033	297	+5	1,352,969,000	1,607,019,414	(41,206,000)	-2.81	2	2
293	First Federal S & L Assn., West Palm Beach, Fla.	698,767,000	669,456,000	333	+40	781,643,000	771,366,000	916,000	0.11	3	2
294	First Federal Savings Bank & Trust, Pontiac, Mich.	692,027,000	979,219,000	231		1,050,865,000	1,447,188,000	(20,878,000)	-1.74	4	2
295	BancPlus Federal Savings Assn., Pasadena, Tex. ★	691,912,000	594,154,000	...		307,914,000	489,180,000	(15,641,000)	-3.85	3	2
296	AmeriFed Federal Savings Bank, Joliet, Ill.	690,140,000	584,586,000	...		783,456,000	822,676,000	(1,579,000)	-0.19	1	2
297	Westinghouse Federal Bank, FSB, Galesburg, Ill.	689,245,000	372,262,000	...		877,804,000	391,135,000	421,000	0.08	2	2
298	First Federal Savings & Loan Assn., Honolulu, Hawaii	686,413,698	666,456,581	335	+37	807,307,945	801,915,743	9,589,000	1.15	4	2
299	Columbia Savings Assn., FA, Emporia, Kan.	683,896,000	685,219,000	329	+30	819,559,000	893,891,000	(7,697,000)	-0.90	4	2
300	Horizon Savings Bank, FSB, Wilmette, Ill. ★	683,314,000	1,088,591,000	210		618,356,000	1,223,701,000	(40,298,000)	-4.96	1	2

Data sources: Deposit and asset data are from American Banker's survey of the top 400 thrifts in the nation. All income data were provided by **ADP Data Services Division,** New York, from its data bases of regulatory condition and income reports submitted by thrifts to the Office of Thrift Supervision (OTS) and the Federal Deposit Insurance Corp. (FDIC). In addition, ADP provided deposit and asset data for thrifts not responding to the American Banker survey. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Net income** is income after taxes but before extraordinary items. For SAIF-insured thrifts, net income for 1990 is the sum of net income reported to the OTS for each quarter of the calendar year. For BIF-insured thrifts, it is net income reported to the FDIC for the full calendar year. **R.O.A.A.** is the return on average gross assets, i.e., net income, as defined above as a percentage of average assets. **Charter Types: 1**-Mutual Savings Bank; **2**-Stock Savings Bank; **3**-Mutual Savings & Loan Association; **4**- Stock Savings & Loan Association. **Insurance Types: (1)**— BIF-insured (the FDIC's Bank Insurance Fund); **(2)**— SAIF-insured (the OTS' Savings Association Insurance Fund). **(a)**— Consolidated to include Bowery Savings Bank and Home Savings Bank of New York. The latter was acquired in Nov. 1990. Net income and the return on average assets are unconsolidated data and include only Home Savings' California operations. **(b)**— Combined regulatory data for Long Island Savings Bank FSB, Melville, and its division in Centerreach, N.Y. **(c)**— Consolidated to include other thrift subsidiaries. **(d)**— On 5/2/90, Williamsburgh Savings Bank, Brooklyn, a subsidiary of Republic New York Corp., acquired The Manhattan Savings Bank. Williamsburgh then changed its title and location. **(e)**— Data for Metropolitan Federal Bank of Iowa, Mason City, are included in the 1990 data but were excluded from the 1989 data. **(f)**— Merged 13 thrifts with $1.26 billion in assets in 1990. **(g)**— Newly-chartered on 5/11/90. **(h)**— At yearend 1990, United Savings Bank merged Belknap Bank & Trust Co., Dartmouth Banking Co. and Saver Bank, and then changed title. **(†)**— Data are pro forma, reflecting merger at yearend 1990. **(u)**— Unconsolidated regulatory data, excluding other thrift subsidiaries. **(★)**— Indicates thrift was in RTC conservatorship at yearend.

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Top 300 Thrifts' Capital Positions

The equity capital, tangible capital, core capital, and risk-based capital of the nation's top thrifts on December 31, 1990
Thrifts are listed geographically, and within state by deposit order (dollar amounts in thousands)

Deposit Rank		Total Deposits	Equity Capital	Tangible Capital	Core Capital	Risk-based Capital	Tangible Cap. Ratio	Core Cap. Ratio	Risk-based Cap. Ratio
	ALABAMA								
115	**Secor Bank, FSB, Birmingham**	1,622,417	113,346	46,885	86,924	155,683	1.99	3.69	13.46
173	**Altus Bank, FSB, Mobile**	1,140,768	41,168	-32,088	-2,355	-2,355	-1.62	-0.12	-0.20
	ARIZONA								
119	**Pima Savings & Loan Assn., Tucson ★**	1,578,738	-248,991	-256,012	-256,012	-256,012	-17.32	-17.32	-22.09
128	**Southwest Savings & Loan Assn., FA, Phoenix ★**	1,491,829	-587,779	-587,779	-587,779	-593,711	-53.14	-53.14	-51.25
219	**Security Savings & Loan Assn., Scottsdale ★**	927,064	-662,032	-662,032	-662,032	-667,259	-138.70	-138.70	-128.93
	ARKANSAS								
182	**First Savings of Arkansas, FA, Little Rock ★**	1,087,221	-754,416	-754,416	-754,416	-754,416	-108.46	-108.46	-104.35
	CALIFORNIA								
1	**Home Savings of America, FA, Irwindale**	38,955,434c	2,479,228u	1,731,022u	2,104,485u	3,078,164u	3.43u	4.17u	9.49u
2	**Great Western Bank, FSB, Beverly Hills**	29,064,677	1,973,424	1,671,402	1,687,970	2,524,708	4.42	4.46	8.92
3	**California Federal Bank, FSB, Los Angeles**	16,762,762	1,091,211	546,333	883,810	1,129,449	2.53	4.09	7.31
4	**Glendale Federal Bank, FSB**	15,628,356	1,018,708	500,083	872,898	1,191,086	2.10	3.65	7.82
5	**World Savings, FS&LA, Oakland**	14,129,588	1,303,730	1,002,751	1,303,730	1,517,040	4.61	6.00	13.52
6	**American Savings Bank, FA, Irvine**	13,955,956	679,660	677,141	679,660	708,487	4.11	4.12	13.82
7	**HomeFed Bank, FSB, San Diego**	13,739,425	770,044	593,261	739,031	1,054,770	3.29	4.10	7.29
8	**First Nationwide Bank, FSB, San Francisco**	12,026,543	1,293,417	837,272	984,445	1,315,903	4.16	4.89	8.70
10	**Coast Federal Bank, Los Angeles**	8,708,233	223,843	205,096	358,136	515,488	2.01	3.51	6.51
15	**Great American Bank, FSB, San Diego**	6,682,556	227,455	63,217	141,663	277,620	0.61	1.37	3.35
18	**Columbia Savings & Loan Assn., Beverly Hills**	5,619,044	-1,128,295	-1,247,892	-1,247,892	-1,248,241	-23.83	-23.83	-26.62
20	**Household Bank, FSB, Newport Beach**	5,030,077	425,052	255,301	304,614	445,079	3.31	3.95	9.11
23	**Citibank, FSB, San Francisco**	4,764,337	982,913	786,417	880,107	891,708	12.04	13.47	16.72
28	**Imperial Federal Savings Assn., San Diego Calif. ★**	4,393,306	-221,148	-246,288	-246,288	-251,458	-3.80	-3.80	-5.06
32	**Fidelity Federal Bank, FSB, Glendale**	3,992,977	223,854	194,410	212,590	302,289	3.44	3.75	8.42
40	**Western Fed. Savings & Loan Assn., Marina Del Rey**	3,489,781	213,927	76,271	169,063	191,441	1.57	3.42	6.14
42	**Downey Savings & Loan Assn., Newport Beach**	3,384,020	256,896	212,268	212,268	230,390	5.15	5.15	11.19
55	**FarWest Savings & Loan Assn., Newport Beach**	2,983,775	-180,278	-234,599	-234,599	-236,770	-7.12	-7.12	-8.40
68	**Sears Savings Bank, Glendale**	2,592,280	192,077	192,077	192,077	211,774	4.47	4.47	9.95
71	**San Francisco Federal Savings & Loan Assn.**	2,505,941	162,984	150,371	150,371	168,772	4.48	4.48	7.85
76	**Sacramento Savings Bank**	2,301,567	173,988	158,438	158,438	167,676	6.26	6.26	9.74
85	**Homestead Savings, FS&LA, Millbrae**	2,180,428	27,994	-17,892	-17,892	-17,892	-0.73	-0.73	-1.23
89	**Lincoln Savings & Loan Assn., FA, Los Angeles ★**	2,117,630	-2,052,481	-3,294,036	-3,294,036	-3,294,036	-119.56	-119.56	-90.59
97	**Valley Federal S & L Assn., Van Nuys**	1,913,974	-5,681	-18,086	-18,086	-18,086	-0.67	-0.67	-0.88
103	**Union Federal Savings Bank, Brea**	1,808,567	124,764	68,166	74,826	87,540	2.91	3.18	5.04
106	**Western Financial Savings Bank, Irvine**	1,756,780	133,020	115,218	115,218	203,764	3.91	3.91	8.88
108	**First Federal Bank of California, Santa Monica**	1,740,651	160,485	160,485	160,485	169,472	5.26	5.26	8.61
110	**Bay View Federal Bank, FSB, San Mateo**	1,693,777	170,847	160,241	167,574	178,008	5.65	5.89	9.18
114	**Southern Calif. Federal S & L Assn., Beverly Hills**	1,663,420	68,878	8,810	43,838	48,654	0.38	1.88	4.47
124	**Santa Barbara Federal Savings & Loan Assn. ★**	1,525,872	26,678	26,678	26,678	26,507	0.70	0.70	2.02
127	**EurekaBank, FSB, Foster City**	1,496,545	122,829	121,596	121,901	124,192	6.62	6.64	13.44
151	**Pomona First Fed. Savings & Loan Assn.**	1,278,081	89,813	89,001	89,001	90,322	6.41	6.41	10.22
156	**Beverly Hills Federal Savings Bank, Laguna Hills**	1,233,404	104,468	104,468	104,468	104,468	7.42	7.42	345.42
206	**Hawthorne Savings & Loan Assn.**	970,538	85,473	82,645	82,645	82,645	7.56	7.56	12.11
212	**County Bank, FSB, Santa Barbara**	952,848	30,553	23,841	27,278	34,960	2.00	2.28	2.41
231	**United Savings Bank, FSB, San Francisco**	883,968	50,429	44,354	45,628	48,080	3.86	3.97	8.15
233	**Stockton Savings Bank, FSB**	883,950	59,412	48,574	48,574	50,574	4.64	4.64	7.36
248	**Century Federal Savings & Loan Assn., Pasadena**	836,502	46,166	40,580	40,673	45,128	3.92	3.93	8.30
250	**Heart Federal Savings & Loan Assn., Auburn**	829,496	68,692	63,552	63,552	65,957	6.84	6.84	12.67
270	**Republic Federal Savings & Loan Assn., Los Angeles**	764,631	105,068	62,764	83,085	91,408	5.38	7.11	7.39
280	**Redlands Federal Bank**	742,976	48,504	45,962	45,962	47,753	5.60	5.60	7.36
287	**Long Beach Savings & Loan Assn.**	710,277	44,209	25,512	25,512	28,608	3.16	3.16	4.17
	COLORADO								
38	**Columbia Savings, FS&LA, Englewood**	3,529,036	203,648	191,013	203,648	215,600	3.73	3.98	24.11
84	**Bank Western, FSB, Denver**	2,226,284	107,072	102,328	102,328	127,144	3.76	3.76	7.71
272	**First Federal Savings Bank, Lakewood**	760,441	54,512	51,954	52,523	54,981	5.92	5.99	11.29
281	**Capital Federal Savings & Loan Assn., Aurora ★**	729,391	-164,241	-167,423	-167,423	-167,822	-19.69	-19.69	-18.51
	CONNECTICUT								
17	**People's Bank, Bridgeport**	5,720,680	377,140						
43	**Northeast Savings, FA, Hartford**	3,372,110	176,113	80,066	161,789	175,860	1.84	3.34	7.84
63	**Society for Savings, Hartford**	2,730,709	198,358						
117	**First Constitution Bank, New Haven**	1,606,121	98,699						
142	**New Haven Savings Bank**	1,370,703	159,325						
180	**Centerbank, Waterbury**	1,109,279	153,507						
198	**Connecticut Savings Bank, New Haven**	992,211	15,242						
211	**New England Savings Bank, New London**	955,369	85,529						
213	**Mechanics & Farmers Savings Bank, FSB, Bridgeport**	950,395	-88,936	-88,936	-88,936	-88,936	-7.63	-7.63	-9.06
232	**Gateway Bank, Norwalk**	883,954	90,438						
246	**American Savings Bank, New Britain**	841,380	113,057						
265	**Liberty Bank, Middletown**	784,419	55,007						
	DELAWARE								
196	**Wilmington Saving Fund Society, FSB**	1,008,949	3,965	2,436	3,045	6,090	0.16	0.20	0.49
	DISTRICT OF COLUMBIA								
278	**Citibank, FSB**	748,552	279,655	265,155	265,155	268,602	23.02	23.02	36.36
	FLORIDA								
46	**American Savings & Loan Assn. of Florida, Miami**	3,257,011	118,160	17,396	94,445	113,163	0.40	2.19	5.73
52	**Citizens Federal Bank, FSB, Miami**	3,060,093	207,359	157,641	243,766	285,103	3.83	5.88	11.79
57	**AmeriFirst Federal Savings Bank, Miami**	2,848,404	-101,676	-111,664	-111,664	-111,664	-3.15	-3.15	-3.91
81	**Fortune Savings Bank, Clearwater**	2,237,048	122,833	110,811	118,991	132,090	3.69	3.96	7.62
86	**Coral Gables Federal Savings & Loan Assn.**	2,160,552	201,797	106,347	132,392	136,547	4.51	5.62	10.31
87	**Florida Federal Savings Bank, St. Petersburg ★**	2,150,593	-434,908	-434,908	-434,908	-434,908	-13.84	-13.84	-26.39
104	**Citibank, FSB, Miami**	1,801,925	400,941	322,636	357,489	369,616	13.89	15.39	14.81
133	**BankAtlantic, FSB, Fort Lauderdale**	1,477,538	59,958	57,757	58,579	79,847	3.03	3.08	6.90
134	**Beach Federal Savings & Loan Assn., Boynton Beach**	1,431,472	2,000	2,000	2,000	4,000	0.13	0.13	3.09
137	**Flagler Federal Savings & Loan Assn., Miami**	1,399,905	7,426	-22,656	-4,319	-4,319	-1.50	-0.29	-0.47
143	**Hollywood Federal Bank, FSB**	1,367,409	-52,747	-52,747	-52,747	-52,758	-3.45	-3.45	-4.80
152	**BancFlorida, FSB, Naples**	1,276,175	65,953	58,214	58,214	84,727	3.47	3.47	6.39
175	**Chase Federal Bank, Miami**	1,136,514	29,401	29,327	29,327	35,558	2.21	2.21	4.79
186	**Pioneer Federal Savings Bank, Clearwater ★**	1,037,029	-169,302	-170,722	-170,722	-173,562	-12.98	-12.98	-15.78
189	**Financial Fed. Savings & Loan Assn., Miami Lakes**	1,027,511	21,176	21,176	21,176	28,918	1.61	1.61	4.04
199	**American Pioneer Savings Bank, Orlando ★**	992,136	-299,900	-296,232	-296,232	-296,232	-24.97	-24.97	-26.43
203	**The First, FA, Orlando**	986,726	19,112	-3,314	13,452	17,348	-0.30	1.20	2.20
221	**Security First Fed. S & L Assn., Daytona Beach**	917,827	16,800	-37,593	-22,683	-22,683	-3.78	-2.28	-3.61
225	**Coast Bank, FSB, Sarasota**	890,683	69,404	18,438	34,736	37,043	1.70	3.20	7.21
237	**Home Savings Bank, FSB, Hollywood**	864,904	68,013	68,013	68,013	69,217	7.21	7.21	18.25
240	**First Federal Savings & Loan Assn., Fort Myers**	859,664	80,716	79,640	79,640	79,933	8.38	8.38	18.35
252	**Mid-State Federal Savings Bank, Ocala**	825,475	49,298	40,151	40,151	43,557	4.25	4.25	8.39
293	**First Federal S & L Assn., West Palm Beach**	698,767	41,096	40,577	40,577	42,109	5.22	5.22	10.11
	GEORGIA								
60	**Georgia Federal Bank, FSB, Atlanta**	2,791,821	285,245	153,981	162,665	192,328	3.39	3.57	7.34
102	**Decatur Federal Savings & Loan Assn.**	1,810,120	121,989	118,003	121,989	130,750	4.68	4.84	8.37
140	**Fulton Federal Savings Bank, Atlanta**	1,384,453	-17,171	-88,371	-59,312	-59,312	-4.56	-3.06	-4.84

For footnotes, see page 126.

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Top 300 Thrifts' Capital Positions

The equity capital, tangible capital, core capital, and risk-based capital of the nation's top thrifts on December 31, 1990
Thrifts are listed geographically, and within state by deposit order (dollar amounts in thousands)

Deposit Rank		Total Deposits	Equity Capital	Tangible Capital	Core Capital	Risk-based Capital	Tangible Cap. Ratio	Core Cap. Ratio	Risk-based Cap. Ratio
	HAWAII								
92	HonFed Bank, FSB, Honolulu	1,990,757	133,589	76,604	121,614	180,303	2.70	4.26	12.14
125	American Savings Bank, FSB, Honolulu	1,512,736	130,286	70,607	70,607	73,994	3.58	3.58	8.60
298	First Federal Savings & Loan Assn., Honolulu	686,414	101,338	101,076	101,076	105,035	11.17	11.17	22.53
	ILLINOIS								
27	Citibank, FSB, Chicago	4,393,714	660,817	621,219	621,219	662,284	11.53	11.53	15.19
30	Talman Home Federal Savings & Loan Assn., Chicago	4,189,465	344,736	-169,601	-89,002	-89,002	-3.16	-1.66	-3.38
66	St. Paul Federal Bank for Savings, Chicago	2,670,945	207,549	197,066	199,984	243,073	5.77	5.86	10.01
95	Champion Fed'l Savings & Loan Assn., Bloomington	1,968,437	98,618	-14,186	20,526	39,014	-0.61	0.89	2.81
96	Cragin Federal Bank for Savings, Chicago	1,938,961	195,525	159,953	187,894	199,937	6.61	7.76	16.78
109	Bell Federal Savings & Loan Assn., Chicago	1,698,448	149,596	149,596	149,596	149,696	8.01	8.01	16.92
160	Standard Federal Bank for Savings, Chicago	1,220,322	74,190	70,815	76,550	77,320	5.42	5.86	13.94
164	Mid America Fed. Savings Bank, Clarendon Hills	1,207,509	56,317	53,886	53,886	55,194	3.65	3.65	7.38
185	United Savings of America, FS&LA, Chicago	1,064,952	41,639	-120,951	-100,332	-100,345	-8.80	-7.30	-11.94
228	Superior Bank, FSB, Oakbrook	886,520	58,547	41,076	58,547	59,107	3.49	4.97	21.40
241	Financial Fed. Trust & Savings Bank, Olympia Fields	859,003	54,418	52,783	52,783	52,783	5.71	5.71	21.62
245	Pathway Financial, FA, Chicago	852,976	52,604	52,604	52,604	57,338	5.28	5.28	16.25
255	Northwestern Savings & Loan Assn., Chicago	814,828	171,184	146,737	146,737	155,075	10.79	10.79	22.56
296	AmeriFed Federal Savings Bank, Joliet	690,410	49,093	41,416	41,416	41,797	5.34	5.34	12.01
297	Westinghouse Federal Bank, FSB, Galesburg	689,245	41,357	37,421	37,421	43,876	4.28	4.28	10.21
300	Horizon Savings Bank, FSB, Wilmette ★	683,314	-137,839	-137,839	-137,839	-137,839	-22.11	-22.11	-37.81
	INDIANA								
220	First Indiana Bank, FSB, Indianapolis	920,245	70,835	68,581	68,581	73,073	6.00	6.00	8.75
226	Union Federal Savings Bank, Indianapolis	887,574	60,626	37,297	55,283	60,885	3.11	4.61	8.30
	IOWA								
285	United Federal Savings Bank of Iowa, Des Moines	712,470	-9,369	-18,128	-9,546	-9,546	-2.05	-1.08	-1.57
	KANSAS								
54	Capitol Federal Savings & Loan Assn., Topeka	3,006,867	304,826	304,826	304,826	305,726	8.78	8.78	18.19
58	Franklin Savings Assn., Ottawa ★	2,845,211	-50,087	-92,926	-92,926	-97,519	-1.37	-1.37	-2.94
299	Columbia Savings Assn., FA, Emporia	683,896	19,353	10,241	14,848	20,672	1.27	1.83	3.57
	KENTUCKY								
202	Great Financial Federal S & L Assn., Louisville	998,996	111,498	111,041	111,498	113,247	8.72	8.76	17.46
205	Cumberland Federal Savings Bank, Louisville	973,215	59,447	50,612	55,321	58,967	3.68	4.00	8.21
	LOUISIANA								
82	Oak Tree Savings Bank, SSB, New Orleans	2,233,689	-198,256	-421,999	-421,999	-421,999	-19.34	-19.34	-20.12
120	Pelican Homestead & Savings Assn., Metairie	1,577,930	-186,565	-257,849	-236,794	-236,794	-18.37	-16.87	-28.41
	MAINE								
98	Peoples Heritage Savings Bank, Portland	1,892,870	104,147						
166	Maine Savings Bank, Portland	1,191,224	-92,565						
	MARYLAND								
26	Chevy Chase Savings Bank, FSB	4,455,534	180,696	109,303	171,843	341,741	1.98	3.11	8.45
121	Loyola Federal Savings & Loan Assn., Baltimore	1,564,370	131,092	112,122	112,122	121,871	5.46	5.46	7.97
162	Second National Federal Savings Bank, Salisbury	1,213,698	46,852	42,697	44,499	86,928	2.44	2.54	6.17
218	Standard Federal Savings Bank, Gaithersburg	927,871	41,951	42,333	42,333	52,209	2.28	2.28	3.33
	MASSACHUSETTS								
100	Boston Five Cents Savings Bank, FSB	1,852,952	107,588	99,265	104,005	122,474	4.48	4.69	8.09
161	Neworld Bank, Boston	1,219,941	82,156						
167	South Boston Savings Bank, Boston	1,190,451	101,879						
171	Worcester County Institution for Savings, Worcester	1,147,439	106,587						
176	Heritage Bank for Savings, Holyoke	1,123,177	41,841						
181	First Mutual of Boston	1,102,762	-24,694						
190	Provident Institution for Savings, Boston	1,023,949	93,163						
191	New Bedford Institution for Savings	1,022,730	197,560						
208	Springfield Institution for Savings	964,611	90,736						
215	Eastern Bank, Lynn	934,500	81,891						
217	ComFed Savings Bank, FA, Lowell ★	932,865	-88,442	-88,442	-88,442	-88,442	-6.60	-6.60	-9.19
254	Peoples Savings Bank, Worcester	815,875	71,115						
	MICHIGAN								
16	Standard Federal Bank, Troy	5,897,087	468,811	338,258	437,199	448,252	3.[illegible]	4.77	11.22
35	First Federal of Michigan, Detroit	3,665,132c	410,705u	353,998u	410,397u	456,823u	3.49u	4.04u	10.93u
93	Great Lakes Bancorp, Ann Arbor	1,987,432	146,367	91,154	143,875	197,681	2.73	4.31	8.67
179	D&N Bank, FSB, Hancock	1,109,675	88,391	46,166	73,729	86,808	2.51	4.01	7.41
273	Heritage Federal Savings Bank, Taylor	759,717	53,469	44,522	53,469	58,198	5.01	6.02	14.01
294	First Federal Savings Bank & Trust, Pontiac	692,027	16,3[illegible]	-5,586	10,941	21,882	-0.51	0.99	2.96
	MINNESOTA								
45	TCF Bank Savings, FSB, Minneapolis	3,318,750	154,645	80,995	145,167	194,689	1.96	3.52	7.56
	MISSISSIPPI								
283	Magnolia Federal Bank for Savings, Hattiesburg	721,649	38,200	37,901	37,901	42,142	4.16	4.16	8.30
	MISSOURI								
61	Farm & Home Savings Assn., Nevada	2,774,162	176,668	170,626	173,055	172,872	4.97	5.03	12.04
67	Home Savings Assn. of Kansas City, FA	2,606,105	30,507	9,456	26,046	52,057	0.32	0.89	1.99
146	Roosevelt Bank, FSB, Chesterfield	1,337,996	105,298	88,977	105,298	107,650	3.78	4.47	12.61
187	United Postal Savings Assn., St. Louis	1,037,340	62,502	23,222	46,700	49,531	1.85	3.72	7.58
	NEBRASKA								
78	Commercial Federal Bank, FSB, Omaha	2,275,229	146,662	22,575	122,020	138,255	0.42	2.25	6.03
183	First Federal Savings & Loan Assn., Lincoln	1,082,619	67,035	36,270	55,059	61,501	2.90	4.40	8.06
209	American Charter Federal S & L Assn., Lincoln	980,289	3,542	3,024	3,024	6,048	0.25	0.25	1.00
	NEVADA								
113	PriMerit Bank, Las Vegas	1,671,399	179,804	59,626	91,982	95,212	2.30	3.50	7.43
267	First Western Savings Assn., Las Vegas	777,000	76,052	33,033	50,408	52,218	2.85	4.35	10.15
	NEW HAMPSHIRE								
223	New Hampshire Savings Bank, Concord	908,092	-34,557						
235	Amoskeag Bank, Manchester	867,303	-5,192						
247	Dartmouth Bank, Manchester	840,982	-17,099						
	NEW JERSEY								
31	Howard Savings Bank, Newark	4,146,833	124,210						
44	City Savings, FSB, Somerset ★	3,318,898	0	0	0	0	0.00	0.00	0.00
49	Hudson City Savings Bank, Paramus	3,131,611	303,437						
53	Carteret Savings Bank, FA, Morristown	3,028,516	181,573	51,723	138,061	190,117	0.94	2.51	5.54
99	Collective Federal Savings Bank, Egg Harbor City	1,860,743	127,617	114,532	119,350	122,978	4.80	4.80	11.73
141	Provident Savings Bank, Jersey City	1,377,775	98,456						
148	Investors Savings & Loan Assn., Millburn	1,297,945	106,211	106,211	106,211	107,530	6.36	6.36	24.57
172	Bankers Savings, Perth Amboy	1,146,998	105,012						
192	Columbia Savings Bank, SLA, Fair Lawn	1,022,611	63,236	63,219	63,219	66,898	5.23	5.23	8.02
197	Security Savings Bank, SLA, Vineland	992,519	66,874	7,655	31,187	46,931	0.57	2.32	4.48
204	[illegible] Savings Bank, Morristown	975,498	81,388						
22[illegible]	[illegible] Brunswick Savings Bank	886,721	66,735						
2[illegible]	[illegible]stmont Federal Savings & Loan Assn., Edison	835,876	55,784	50,070	50,373	62,945	3.40	3.42	7.51
269	Spencer Savings Bank, SLA, Garfield	765,233	66,830	61,100	66,736	72,004	7.30	7.97	16.06
274	First Atlantic Fed. Savings Assn., South Plainfield ★	759,327	-164,757	-183,636	-183,636	-183,636	-25.29	-25.29	-32.56
282	Berkeley Federal Savings Bank, Millburn	727,030	11,495	6,785	6,785	8,914	0.80	0.80	1.88
	NEW MEXICO								
214	Sandia Federal Savings & Loan Assn., Albuquerque ★	939,917	-856,769	-856,904	-856,904	-859,374	-180.22	-180.22	-155.78
216	ADQ Bank, FSB, Albuquerque ★	933,883	-378,615	-379,091	-379,091	-379,567	-39.32	-39.32	-47.30

For footnotes, see page 126

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Top 300 Thrifts' Capital Positions

The equity capital, tangible capital, core capital, and risk-based capital of the nation's top thrifts on December 31, 1990
Thrifts are listed geographically, and within state by deposit order (dollar amounts in thousands)

Deposit Rank		Total Deposits	Equity Capital	Tangible Capital	Core Capital	Risk-based Capital	Tangible Cap. Ratio	Core Cap. Ratio	Risk-based Cap. Ratio
	NEW YORK								
9	Dime Savings Bank of New York, FSB, Garden City	8,831,889	508,930	473,300	481,497	608,193	4.37	4.44	7.25
11	Goldome, Buffalo	7,855,637c	127,644c						
12	CrossLand Savings, FSB, Brooklyn, New York	7,761,024c	225,990u	-347,204u	-183,086u	-189,859u	-3.17u	-1.67u	-2.33u
14	Anchor Savings Bank, FSB, Northport	7,074,802	143,628	-122,849	4,724	9,448	-1.44	0.05	0.24
19	Manhattan Savings Bank, New York	5,282,558	517,461						
24	Green Point Savings Bank, Brooklyn, New York	4,488,931	609,179						
25	Long Island Savings Bank, FSB, Melville	4,463,179b	535,805b	43,366b	90,227b	102,522b	0.87b	1.81b	3.69b
33	Dollar Dry Dock Bank, White Plains	3,814,312	139,012						
36	Apple Bank For Savings, New York	3,616,478	240,945						
39	First Federal Savings & Loan Assn., Rochester	3,528,813	146,688	33,178	118,239	134,008	0.60	2.11	4.57
48	Emigrant Savings Bank, New York	3,175,013	232,490						
50	American Savings Bank, FSB, White Plains	3,119,697	198,622						
64	Astoria Fed'l Svgs & Loan Assn., Queens, New York	2,707,149	252,877	233,549	247,041	261,076	6.92	7.29	14.82
75	Lincoln Savings Bank, FSB, New York	2,328,383	127,433	45,133	95,471	143,110	1.73	3.65	7.91
77	Greater New York Savings Bank, New York	2,292,459	186,425						
79	Rochester Community Savings Bank	2,263,555	309,748						
91	River Bank America, New York	2,037,225	131,179						
101	Albany Savings Bank, FSB	1,850,420	147,614	147,614	147,614	150,564	6.98	6.98	12.37
132	East New York Savings Bank, New York	1,478,119	149,902						
135	Peoples Westchester Savings Bank, Hawthorne	1,417,626	156,634						
138	Independence Savings Bank, Brooklyn, New York	1,395,918	126,232						
150	Jamaica Savings Bank, FSB, Lynbrook	1,296,795	268,644	252,709	252,709	254,505	16.26	16.26	34.49
153	Fidelity New York, FSB, Floral Park	1,273,927	64,651	-14,130	13,390	21,745	-0.77	0.73	2.62
157	Ensign Federal Savings Bank, New York ★	1,231,753	-244,681	-244,681	-244,681	-244,713	-17.33	-17.33	-18.71
158	Roosevelt Savings Bank, Garden City	1,231,449	76,224						
163	Columbia Banking Federal S & L Assn., Rochester	1,210,299	25,779	25,779	25,779	39,606	1.56	1.56	2.85
165	Onondaga Savings Bank, Syracuse	1,206,460	112,591						
168	North Side Savings Bank, Bronx, New York	1,177,819	92,860						
170	Norstar Bank Central New York, Syracuse	1,158,104	112,140						
177	Columbia Federal Savings Bank, Queens, New York	1,122,282	55,427	55,427	55,427	58,714	4.06	4.06	8.08
184	Ridgewood Savings Bank, Queens, New York	1,074,173	131,847						
210	Staten Island Savings Bank, New York	955,499	77,287						
243	Roslyn Savings Bank	856,464	127,872						
258	Binghamton Savings Bank	810,486	81,149						
271	Queens County Savings Bank, New York	764,292	78,086						
279	Home & City Savings Bank, Albany	746,086	96,239						
257	Central Federal Savings Bank, Mineola ★	811,979	-109,674	-109,674	-109,674	-109,674	-12.72	-12.72	-18.23
292	Poughkeepsie Savings Bank, FSB	701,280	45,727	43,999	43,999	58,218	3.25	3.25	6.18
	NORTH CAROLINA								
239	First Home Federal Savings & Loan Assn., Greensboro	862,794	28,570	10,570	26,203	34,215	1.01	2.51	5.00
	NORTH DAKOTA								
41	Metropolitan Federal Bank, FSB, Fargo	3,402,155	230,448	160,902	202,367	220,383	3.60	4.52	12.34
	OHIO								
51	Transohio Savings Bank, Cleveland	3,072,377	124,150	102,737	175,920	211,229	2.11	3.61	7.24
65	Third Federal Savings & Loan Assn., Cleveland	2,703,107	283,598	283,598	283,598	283,748	9.33	9.33	21.58
70	First Federal Savings Bank, Cleveland	2,507,219	149,030	141,614	141,614	151,478	4.65	4.65	8.90
116	Citizens Federal Savings & Loan Assn., Dayton	1,610,083	101,342	38,722	66,969	70,696	2.06	3.56	6.95
130	Cardinal Federal Savings Bank, Cleveland	1,481,113	76,680	76,680	76,680	85,992	4.75	4.75	14.02
136	Ohio Savings Bank, Cleveland	1,408,558	106,008	75,430	97,228	102,525	4.88	6.29	7.93
147	State Savings Bank, Columbus	1,326,215	110,645	103,930	103,930	115,539	6.00	6.00	10.05
194	First Federal Savings & Loan Assn., Toledo	1,011,347	1,806	1,252	1,449	2,898	0.12	0.14	0.41
196	Gem Savings Assn., FA, Dayton	1,005,099	97,825	48,486	60,607	67,558	4.47	5.53	8.75
224	Hunter Savings Assn., Cincinnati	894,446	74,709	73,019	73,019	76,294	7.37	7.37	15.35
260	Home Savings & Loan Co., Youngstown	806,372	68,242	68,242	68,242	69,092	7.72	7.72	16.46
266	Diamond Savings & Loan Co., Findlay	784,304	44,701	29,246	37,603	45,797	3.27	4.20	6.34
	OKLAHOMA								
262	Local Federal Bank, FSB, Oklahoma City	800,334	48,704	42,397	48,704	50,799	2.61	3.00	8.02
268	MidFirst Bank, SSB, Oklahoma City	776,298	44,716	39,434	44,051	44,870	3.92	4.38	10.48
276	Heartland Fed. Savings & Loan Assn., Ponca City	751,933	32,073	32,073	32,073	35,264	3.72	3.72	16.58
289	Cimarron Federal S&L Assn., Muskogee	707,695	10,560	10,560	10,560	11,905	1.35	1.35	12.20
	OREGON								
69	Bank of America, FSB, Portland	2,520,646	311,134	159,640	199,550	204,148	5.75	7.09	21.74
145	Far West Federal Bank, Portland	1,344,188	7,233	-297,130	-260,478	-260,892	-12.16	-10.86	-14.04
	PENNSYLVANIA								
21	Meritor Savings Bank, Philadelphia	4,819,880c	199,044c						
73	First Federal Savings & Loan Assn., Pittsburgh	2,342,837	60,354	-146,112	-102,732	-102,878	-5.05	-3.55	-7.34
83	Atlantic Financial Savings, FA, Bala Cynwyd★	2,230,678	-930,367	-930,904	-930,904	-930,904	-23.08	-23.08	-33.15
90	Dollar Bank, FSB, Pittsburgh	2,045,279	110,704	43,510	78,379	117,493	1.87	3.37	7.53
148	Germantown Savings Bank, Bala Cynwyd	1,297,461	97,258						
155	Beneficial Savings Bank, Philadelphia	1,237,431	75,863						
178	Landmark Savings Assn., Pittsburgh	1,114,497	43,395	17,020	42,511	54,865	1.18	2.94	5.77
222	Firstrust Savings Bank, Philadelphia	909,265	160,321						
229	Northwest Savings Bank, Warren	885,780	55,167	54,747	54,747	63,014	5.56	5.56	11.30
234	Harris Savings Assn., Harrisburg	875,669	69,031	60,209	68,487	70,523	6.19	7.04	13.46
242	Commonwealth Federal Savings Bank, Norristown	857,862	99,350	52,407	68,673	71,561	4.83	6.33	12.84
261	Penn Savings Bank, FSB, Wyomissing	806,299	53,530	53,456	53,456	57,089	4.47	4.47	8.13
288	Bell Savings Bank, PaSA, Upper Darby	709,036	20,732	10,820	13,525	26,344	1.29	1.61	2.99
291	York Federal Savings & Loan Assn.	701,725	46,832	45,812	45,812	49,598	5.50	5.50	7.65
	PUERTO RICO								
154	First Federal Savings Bank, Santurce	1,251,320	63,004	25,654	26,932	53,864	1.35	1.42	4.28
193	Santander Federal Savings Bank, Bayamon	1,021,840	69,443	48,769	60,961	67,856	4.08	5.05	9.00
201	Ponce Federal Bank, FSB	989,568	57,530	57,081	57,081	67,647	4.45	4.45	7.84
	RHODE ISLAND								
80	Citizens Savings Bank, Providence	2,243,423	222,327						
88	Old Stone Bank, FSB, Providence	2,149,450	158,644	149,257	150,708	186,563	5.51	5.57	7.79
275	Eastland Savings Bank, Woonsocket	753,492	39,899						
290	Attleboro-Pawtucket Savings Bank, Pawtucket	707,610	19,923						
	SOUTH CAROLINA								
112	First Savings Bank, FSB, Greenville	1,677,241	99,842	66,442	97,350	110,022	3.06	4.49	7.59
244	American Federal Bank, FSB, Greenville	855,954	55,625	7,970	24,157	30,426	0.74	2.24	3.93
	TENNESSEE								
111	Leader Federal Bank for Savings, Memphis	1,683,751	76,117	50,007	65,684	99,421	2.46	3.23	8.00
236	Metropolitan Federal S & L Assn., Nashville	864,573	35,175	16,685	31,324	45,773	1.59	2.98	4.58
253	Home Federal Bank of Tennessee, FSB, Knoxville	824,947	74,018	59,168	72,542	74,740	6.64	8.14	14.10
264	Fidelity Federal Bank, FSB, Nashville	791,898	76,918	68,818	76,388	77,610	6.79	7.54	14.43
	TEXAS								
13	First Gibraltar Bank, FSB, Dallas	7,425,344	409,588	348,904	369,399	380,419	3.96	4.20	25.67
29	Sunbelt Savings, FSB, Dallas	4,341,038	-49,324	-56,529	-49,324	-49,324	-0.68	-0.59	-13.50
47	Southwest Federal Savings Assn., Dallas ★	3,195,724	-435,261	-435,261	-364,534	-364,534	-9.23	-7.73	-35.55
56	Guaranty Federal Savings Bank, Dallas	2,875,972	137,181	105,290	136,727	137,853	2.91	3.78	28.71
62	San Jacinto Savings Assn., FA, Houston ★	2,749,776	-565,525	-630,690	-630,690	-638,571	-21.84	-21.84	-18.27
72	United Savings Assn. of Texas, FSB, Houston	2,436,693	149,652	123,081	148,305	150,135	4.29	5.17	19.99
74	Amwest Savings Assn., Bryan	2,341,141	118,494	108,227	116,326	113,859	3.12	3.35	16.47
94	Guardian Savings & Loan Assn., Houston	1,973,319	85,749	48,950	85,749	99,496	1.34	2.35	13.17

For footnotes, see next page.

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Top 300 Thrifts' Capital Positions

The equity capital, tangible capital, core capital, and risk-based capital of the nation's top thrifts on December 31, 1990
Thrifts are listed geographically, and within state by deposit order (dollar amounts in thousands)

Deposit Rank		Total Deposits	Equity Capital	Tangible Capital	Core Capital	Risk-based Capital	Tangible Cap. Ratio	Core Cap. Ratio	Risk-based Cap. Ratio
	TEXAS (Continued)								
107	**American Federal Bank, FSB, Dallas**	1,754,498	104,922	95,911	103,724	106,648	3.71	4.01	58.50
118	**Bluebonnet Savings Bank, FSB, Dallas**	1,597,187	120,582	119,915	119,915	172,483	3.73	3.73	52.54
129	**Kilgore Federal Savings & Loan Assn.**	1,490,479	58,312	53,412	54,786	55,026	3.14	3.22	12.78
131	**Benjamin Franklin Federal Savings Assn., Houston ★**	1,478,184	-619,150	-619,150	-619,150	-619,150	-43.07	-43.07	-70.91
139	**Commonwealth Federal Savings Assn., Houston ★**	1,391,044	-1,218,573	-1,218,573	-1,218,573	-1,218,573	-143.02	-143.02	-133.70
159	**United Savings Assn. of the Southwest, FSB, Houston**	1,225,157	85,564	49,846	49,846	50,728	3.75	3.75	11.44
169	**First Heights Bank, FSB, Houston**	1,176,672	68,625	60,248	68,625	68,625	3.36	3.83	17.32
230	**Pacific Southwest Savings Bank, FSB, Corpus Christi**	884,656	43,734	41,706	43,734	44,146	4.08	4.28	43.71
236	**Franklin Federal Bancorp, FSB, Austin**	866,261	44,166	37,439	43,635	44,734	2.03	2.36	25.83
251	**USAA Federal Savings Bank, San Antonio**	826,065	223,493	223,493	223,493	241,499	8.45	8.45	11.35
263	**Commerce Federal Savings Assn., San Antonio ★**	792,527	-457,146	-457,822	-457,822	-462,795	-113.69	-113.69	-86.48
266	**Victoria Savings Assn., FSA ★**	710,655	-540,613	-542,550	-542,550	-542,550	-132.43	-132.43	-82.52
285	**BancPlus Federal Savings Assn., Pasadena ★**	691,912	-606,941	-662,612	-662,612	-662,612	-731.70	-731.70	-683.80
	VIRGINIA								
37	**Perpetual Savings Bank, FSB, McLean**	3,571,550	152,776	30,542	100,343	200,686	0.67	2.19	5.26
123	**Investors Savings Bank, Richmond**	1,546,288	53,633	26,014	40,266	54,818	1.25	1.92	2.97
126	**Trustbank Savings, FSB, McLean**	1,500,065	5,992	5,548	5,548	11,096	0.31	0.31	0.64
144	**Columbia First Bank, FSB, Arlington**	1,353,948	94,322	56,741	77,658	113,658	2.72	3.73	9.38
200	**Coreast Federal Savings Bank, Richmond**	990,481	-17,116	-36,120	-18,277	-18,277	-3.04	-1.54	-2.19
207	**Ameribanc Savings Bank, Annandale**	965,303	48,366	23,329	41,461	55,054	1.97	3.48	5.99
277	**Continental Federal Savings Bank, Fairfax**	748,758	62,525	60,027	60,027	66,779	5.58	5.58	9.48
284	**Virginia Federal Savings Bank, Richmond**	716,875	71,717	37,580	51,426	59,908	4.07	5.57	9.03
	WASHINGTON								
22	**Pacific First Bank, FSB, Seattle**	4,803,885	447,520	209,103	261,379	415,573	3.08	3.81	7.72
34	**Washington Mutual Savings Bank, Seattle**	3,686,099	407,412				4.48		
122	**Washington Federal Savings & Loan Assn., Seattle**	1,554,830	330,982	299,688	323,058	333,727	11.42	12.31	23.18
256	**University Savings Bank, Seattle**	813,955	63,767						
259	**Washington Mutual, FSB, Seattle**	808,344	106,265	66,568	66,568	70,692	4.48	4.48	8.72
	WISCONSIN								
59	**First Financial Bank, FSB, Stevens Point**	2,794,543	146,810	121,092	140,176	152,833	3.99	4.59	8.90
105	**Security Bank, SSB, Milwaukee**	1,771,116	260,390	260,182	260,182	268,553	12.16	12.16	18.59
174	**Anchor Savings & Loan Assn., Madison**	1,138,186	62,210	52,758	62,210	71,211	4.12	4.85	7.92
186	**Mutual Savings Bank of Wisconsin, SA, Milwaukee**	1,038,467	104,813	104,785	104,785	105,742	8.95	8.95	19.64

Data Sources: All capital data are from federal regulatory reports and were provided by **ADP Data Services Division,** New York. The capital data for SAIF-insured thrifts are from the *Thrift Financial Report* submitted to the Office of Thrift Supervision. The capital data for BIF-insured thrifts are from the *Report of Condition* submitted to the FDIC. The deposit data are from an **American Banker** survey. The following definitions of capital are taken from the *Thrift Financial Report.* **Equity capital** is the sum of capital stock (perpetual preferred and common stock), paid in capital, and retained earnings minus unrealized losses on marketable equity securities. **Tangible capital** is equity capital minus: (1) goodwill and other intangible assets; (2) nonqualifying equity instruments; (3) nonqualifying purchased loan servicing; and (4) investments and advances to certain (nonincludible) subsidiaries; plus: (1) minority interest in certain consolidated subsidiaries; and (2) nonwithdrawable deposit accounts (for mutual institutions). **Core (Tier 1) capital** is tangible capital plus qualifying supervisory goodwill plus other qualifying intangible assets. **Risk-based capital** is core capital plus "allowable" supplementary (Tier 2) capital less assets required to be deducted. **Supplementary capital** is the sum of: (1) qualifying subordinated debt and redeemable preferred stock; (2) capital certificates; (3) nonwithdrawable deposit accounts not included in core capital; (4) other equity instruments; and (5) general loan and lease caluation allowances. **Allowable** means supplementary capital cannot exceed core capital. **Assets required to be deducted** are those required by OTS Regulation 567.5(c). They include: (1) investments in other depository institutions that can be counted by those institutions in their regulatory capital; (2) an applicable percentage (depending on the reporting period) of all direct equity investments in which the ownership interest is less than 5%; and (3) an applicable percentage (again depending on the reporting period) of that portion of land loans and nonresidential construction loans in excess of 80% loan-to-value ratio. **Tangible capital ratio** is tangible capital as a percentage of tangible assets. **Tangible assets** are total assets plus the thrift's pro rata share of assets of unconsolidated subsidiaries less (1) goodwill and other intangible assets; (2) nonqualifying purchased loan servicing; and (3) the assets of certain (nonincludible) subsidiaries. **Core capital ratio** is core capital as a percentage of adjusted tangible assets. **Adjusted tangible assets** are tangible assets plus other qualifying intangible assets. **Risk-based capital ratio** is risk-based capital as a percentage of total risk-weight assets. **Risk-weight assets** are total assets adjusted for risk. Riskless assets such as cash and U.S. Government securities have a weight of 0%. High quality mortgage-backed securities have a weight of 20%; single family residential mortgage loans have a weight of 50%; nondeductible equity investments and qualifying supervisory goodwill have a weight of 100%; and repossessed assets and delinquent loans and investments have a weight of 200%. **Current minimal capital requirements:** at year-end, S.A.I.F.-insured thrifts are required to have a tangible capital ratio of **1.5%**, a core capital ratio of **3%**, and a risk-based capital ratio of **7.2%**. **(b)**— Combined regulatory data for Long Island Savings Bank FSB, Melville, and its division in Centerreach, N.Y. **(c)**— Consolidated data, including thrift subsidiaries. **(u)**— Unconsolidated regulatory data, excluding thrift subsidiaries. **(★)**— In the RTC conservatorship program at yearend. **N.A.**— Not available. **Compiled by American Banker, Copyright, 1991.**

1990 Top 300 Thrifts Summary

Earnings Performance (Dollar amounts in millions)

Top 10 Thrifts in Net Income

Inc. Rank 1990	Inc. Rank 1989		Net Inc. 1990	Net Inc. 1989
1	1	**American Savings Bannk, Stockton**	247.6	215.7
2	7	**Great Western Bank, Beverly Hills**	220.7	99.5
3	2	**Home Savings of America, Irwindale**	198.1	192.8
4	3	**World Savings, FS&LA, Oakland**	182.1	155.2
5	4	**First Gibraltar Bank, FSB, Houston**	95.5	129.8
6	9	**Green Point Savings Bank, Brooklyn**	91.2	78.0
7	13	**Manhattan Savings Bank, New York¹**	73.6	50.7
8	11	**Washington FS&LA, Seattle**	63.0	58.6
9	14	**Columbia Savings, Englewood, Colo.**	56.8	49.7
10	10	**Citibank, FSB, Chicago**	55.8	59.0

Top 10 in Return on Assets

ROAA Rank 1990	ROAA Rank 1989		ROAA 1990	ROAA 1989
1	1	**USAA FSB, San Antonio**	3.04	3.16
2	2	**Washington FS&LA, Seattle**	2.22	2.49
3	9	**Green Point Savings Bank, Brooklyn**	1.84	1.79
4	10	**Firstrust Savings Bank, Philadelphia**	1.58	1.78
5	21	**American Savings Bank, Stockton**	1.47	1.37
6	–	**HonFed Bank, FSB, Honolulu**	1.45	0.15
7	–	**Pathway Financial, FA, Chicago**	1.40	0.64
8	19	**Heartland FS&LA, Ponca City, Okla.**	1.39	1.43
9	15	**Third FS&LA, Cleveland**	1.37	1.45
10	23	**American Svgs Bk, New Britain**	1.25	1.31

The 10 Largest Losses

Loss Rank 1990	Loss Rank 1989		Net Inc. 1990	Net Inc. 1989
1	7	**Columbia S&LA, Beverly Hills**	(1,200)	(519)
2	6	**Atlantic Fin'l Savings, Bala Cynwyd**	(602)	(545)
3	5	**Lincoln S&LA, FA, Los Angeles²**	(526)	(1,029)
4	–	**Victoria SA, FSA, Tex.**	(442)	(60)
5	25	**Commonwealth FSA, Houston**	(438)	(227)
6	28	**CrossLand Savings FSB, Brooklyn**	(421)	(192)
7	–	**HomeFed Bank, FSB, San Diego²**	(268)	112.7
8	–	**Far West S&LA, Newport Beach**	(262)	(38.7)
9	2	**City Savings, FSB, Somerset, N.J.**	(234)	(1,122)
10	–	**Franklin SA, Ottawa, Kan.**	(231)	(46.4)

Data Sources: Data were supplied by **ADP Data Services Division,** New York. **Net Inc.** is net income after taxes but before extraordinary items. (¹)— The 1989 data are for the former Williamsburgh Savings Bank. (²)— Ranked sixth in earnings in 1989. ( )— Indicates a net loss.

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The 25 Largest Deposit Gainers and Losses

From Dec. 31, 1989, to Dec. 31, 1990 (dollar amounts in millions)

	GAINERS	Deposits 12/31/90	Deposits 12/31/89	Percent Increase	Deposit Rank
1	**Kilgore Federal Savings & Loan Assn., Tex.**	1,490	86	1,639.18	129
2	**Metropolitan Federal Bank, FSB, Fargo, N.D.**	3,402	1,458	133.31	41
3	**Manhattan Savings Bank, New York**	5,283	2,570	105.58	19
4	**Westinghouse Federal Bank, FSB, Galesburg, Ill.**	689	372	85.15	297
5	**Bankers Savings, Perth Amboy, N.J.**	1,147	710	61.56	172
6	**Washington Mutual, FSB, Seattle**	808	509	58.95	259
7	**Virginia Federal Savings Bank, Richmond**	717	455	57.66	284
8	**Pacific First Bank, FSB, Seattle**	4,804	3,177	51.20	22
9	**Household Bank, FSB, Newport Beach, Calif.**	5,030	3,455	45.60	20
10	**MidFirst Bank, SSB, Oklahoma City**	776	535	44.98	268
11	**First Federal Savings Bank, Cleveland**	2,507	1,800	39.32	70
12	**First Financial Bank, FSB, Stevens Point, Wis.**	2,795	2,015	38.72	59
13	**Citizens Savings Bank, Providence, R.I.**	2,243	1,625	38.09	80
14	**American Savings Bank, FSB, Honolulu**	1,513	1,101	37.41	125
15	**New England Savings Bank, New London, Conn.**	955	742	28.74	211
16	**USAA Federal Savings Bank, San Antonio, Tex.**	826	644	28.31	251
17	**Worcester County Institution for Savings, Ma.**	1,147	895	28.16	171
18	**Great Western Bank, FSB, Beverly Hills**	29,150	23,118	26.10	2
19	**Local Federal Bank, FSB, Oklahoma City**	800	639	25.28	262
20	**Western Financial Savings Bank, Irvine, Calif.**	1,757	1,411	24.51	106
21	**World Savings, FS&LA, Oakland, Calif.**	14,130	11,457	23.32	5
22	**Peoples Savings Bank, Worcester, Mass.**	816	668	22.19	254
23	**Staten Island Savings Bank, New York**	955	795	20.11	210
24	**Fidelity Federal Bank, FSB, Glendale, Calif.**	3,993	3,327	20.01	32
25	**Citibank, FSB, Miami**	1,802	1,507	19.55	104

	LOSERS★	Deposits 12/31/90	Deposits 12/31/89	Percent Decline	Deposit Rank
1	**Meritor Savings Bank, Philadelphia**	4,820	10,503	54.11	21
2	**Great American Bank, FSB, San Diego, Calif.**	6,683	11,419	41.48	15
3	**First Federal Savings Bank & Trust, Pontiac, Mich.**	692	979	29.33	294
4	**Carteret Savings Bank, FA, Morristown, N.J.**	3,029	4,272	29.12	53
5	**Columbia Savings & Loan Assn., Beverly Hills**	5,619	7,829	28.22	18
6	**Crestmont Federal S&LA, Edison, N.J.**	836	1,151	27.39	249
7	**Standard Federal Savings Bank, Gaithersburg, Md.**	928	1,254	26.02	218
8	**Bank of America, FSB, Portland, Ore.**	2,521	3,214	21.57	69
9	**Citizens Federal Savings & Loan Assn., Dayton, Ohio**	1,610	2,009	19.88	116
10	**Republic Federal Savings & Loan Assn., Los Angeles**	765	949	19.44	270
11	**Valley Federal S & L Assn., Van Nuys, Calif.**	1,914	2,362	18.95	97
12	**Perpetual Savings Bank, FSB, McLean, Va.**	3,572	4,353	17.96	37
13	**First Federal Savings & Loan Assn., Toledo, Ohio**	1,011	1,217	16.93	194
14	**Goldome, Buffalo, N.Y.**	7,856	9,376	16.21	11
15	**Altus Bank, FSB, Mobile, Ala.**	1,141	1,359	16.03	173
16	**Homestead Savings, FS&LA, Millbrae, Calif.**	2,180	2,593	15.92	85
17	**County Bank, FSB, Santa Barbara, Calif.**	953	1,132	15.86	212
18	**Maine Savings Bank, Portland**	1,191	1,415	15.83	166
19	**First Federal of Michigan, Detroit**	3,659	4,347	15.83	35
20	**Transohio Savings Bank, Cleveland**	3,072	3,633	15.44	51
21	**Gem Savings Assn., FA, Dayton, Ohio**	1,005	1,186	15.26	196
22	**Commercial Federal Bank, FSB, Omaha, Neb.**	2,275	2,680	15.11	78
23	**Amoskeag Bank, Manchester, N.H.**	867	1,017	14.71	236
24	**United Savings of America, FS&LA, Chicago**	1,065	1,244	14.37	185
25	**FarWest Savings & Loan Assn., Newport Beach, Calif.**	2,984	3,468	13.97	55

Compiled by [illegible]

Top 300 Thrifts in the United States

Ranked by assets on December 31, 1990 (dollar amounts in thousands)

Rank 12/90		Assets 12/31/90	Assets 12/31/89	Rank 12/89	Gain
1	**Home Savings of America, FA, Irwindale, Calif.**	51,253,405	44,924,933	1	
2	**Great Western Bank, FSB, Beverly Hills**	39,230,339	34,949,576	2	
3	**Glendale Federal Bank, FSB, Calif.**	23,439,196	24,043,905	3	
4	**World Savings, FS&LA, Oakland, Calif.**	22,042,045	19,263,899	6	+2
5	**California Federal Bank, FSB, Los Angeles**	21,504,990	23,269,859	4	
6	**First Nationwide Bank, FSB, San Francisco**	20,429,452	22,088,000	5	
7	**HomeFed Bank, FSB, San Diego, Calif.**	18,260,755	17,752,680	7	
8	**American Savings Bank, FA, Irvine, Calif.**	16,490,794	16,290,515	8	
9	**Goldome, Buffalo, N.Y.**	11,310,969	12,999,150	11	+2
10	**CrossLand Savings FSB, Brooklyn, New York**	11,177,977	14,102,367	10	
11	**Dime Savings Bank of New York, FSB, Garden City**	10,841,836	11,652,230	13	+2
12	**Great American Bank, FSB, San Diego, Calif.**	10,551,690	15,898,585	9	
13	**First Federal of Michigan, Detroit**	10,310,473	11,596,235	14	+1
14	**Coast Federal Bank, Los Angeles**	10,247,415	11,293,189	16	+2
15	**Standard Federal Bank, Troy, Mich.**	9,297,253	9,638,381	18	+3
16	**First Gibraltar Bank, FSB, Dallas**	8,860,438	9,774,756	17	+1
17	**Anchor Savings Bank, FSB, Northport, N.Y.**	8,825,543	8,938,276	22	+5
18	**Sunbelt Savings, FSB, Dallas**	8,354,072	9,108,052	21	+3
19	**Household Bank, FSB, Newport Beach, Calif.**	7,887,017	7,051,505	28	+9
20	**Pacific First Bank, FSB, Seattle**	7,040,547	5,667,474	37	+ 17
21	**People's Bank, Bridgeport, Conn.**	6,917,710	7,037,923	29	+8
22	**Citibank, FSB, San Francisco**	6,728,237	7,393,077	27	+5
23	**Imperial Federal Savings Assn., San Diego, Calif.**	6,583,515	9,581,584	19	
24	**Meritor Savings Bank, Philadelphia**	6,519,714	12,639,807	12	
25	**Franklin Savings Assn., Ottawa, Kan.**	6,146,085	11,427,820	15	
26	**Manhattan Savings Bank, New York**	5,909,720	3,670,997	71	+ 45
27	**Talman Home Fed. Savings & Loan Assn., Chicago**	5,887,595	6,072,659	33	+6
28	**City Savings, FSB, Somerset, N.J.**	5,730,919	8,582,471	24	
29	**Fidelity Federal Bank, FSB, Glendale, Calif.**	5,687,676	4,971,885	46	+ 17
30	**Washington Mutual Savings Bank, Seattle**	5,679,941	6,060,902	34	+4
31	**First Federal Savings & Loan Assn., Rochester, N.Y.**	5,642,034	5,640,253	38	+7
32	**Carteret Savings Bank, FA, Morristown, N.J.**	5,576,023	6,132,423	32	
33	**Long Island Savings Bank FSB, Melville, N.Y. (a)**	5,489,574	5,374,389	43	+ 10
34	**Commercial Federal Bank, FSB, Omaha, Neb.**	5,464,916	5,860,659	36	+2
35	**Citibank, FSB, Chicago**	5,425,351	5,476,806	40	+5
36	**Columbia Savings & Loan Assn., Beverly Hills**	5,358,626	9,334,[illegible]	20	
37	**Columbia Savings, FS&LA, Englewood, Colo.**	5,149,253	4,844,[illegible]	49	+ 12
38	**Green Point Savings Bank, Brooklyn, New York**	5,121,429	4,614,000	55	+ 17
39	**Chevy Chase Savings Bank, FSB, Md.**	5,018,844	4,713,146	51	+ 12
40	**Western Federal S&L Assn., Marina Del Rey, Calif.**	4,994,665	4,808,685	50	+ 10
41	**Northeast Savings, FA, Hartford, Conn.**	4,933,875	5,413,470	41	
42	**Transohio Savings Bank, Cleveland**	4,914,589	5,399,077	42	
43	**Perpetual Savings Bank, FSB, McLean, Va.**	4,716,021	5,993,718	35	
44	**Southwest Federal Savings Assn., Dallas**	4,701,632	5,520,886	39	
45	**Georgia Federal Bank, FSB, Atlanta**	4,670,860	4,177,214	62	+ 17
46	**Metropolitan Federal Bank, FSB, Fargo, N.D.**	4,531,594	2,426,406	114	+ 68
47	**American Savings & Loan Assn. of Florida, Miami**	4,412,434	4,929,396	48	+1
48	**Howard Savings Bank, Newark, N.J.**	4,364,152	5,081,374	44	
49	**Sears Savings Bank, Glendale, Calif.**	4,300,582	4,465,589	56	+7
50	**TCF Bank Savings, FSB, Minneapolis**	4,241,118	4,658,239	53	+3
51	**Dollar Dry Dock Bank, White Plains, N.Y.**	4,225,965	5,020,009	45	
52	**Citizens Federal Bank, FSB, Miami**	4,170,518	4,257,056	60	+8
53	**Downey Savings & Loan Assn., Newport Beach, Calif.**	4,155,564	3,774,336	69	+ 16
54	**Apple Bank For Savings, New York**	4,013,369	3,849,429	68	+ 14
55	**American Savings Bank, FSB, White Plains, N.Y.**	4,011,637	4,430,202	57	+2
56	**Society for Savings, Hartford, Conn.**	3,836,219	4,422,091	58	+2
57	**Santa Barbara Federal Savings & Loan Assn., Calif.**	3,824,955	4,666,123	52	
58	**Rochester Community Savings Bank, N.Y.**	3,726,614	4,028,011	64	+6
59	**FarWest Savings & Loan Assn., Newport Beach, Calif.**	3,714,988	4,354,699	59	
60	**Guardian Savings & Loan Assn., Houston**	3,692,065	3,679,780	70	+ 10
61	**Guaranty Federal Savings Bank, Dallas**	3,652,633	4,009,979	65	+4
62	**Emigrant Savings Bank, New York**	3,511,985	3,571,955	73	+ 11
63	**Hudson City Savings Bank, Paramus, N.J.**	3,485,669	3,219,535	83	+ 20
64	**Amwest Savings Assn., Bryan, Tex.**	3,481,616	3,919,697	67	+3
65	**Capitol Federal Savings & Loan Assn., Topeka, Kan.**	3,470,077	3,157,662	88	+ 23
66	**Farm & Home Savings Assn., Nevada, Mo.**	3,442,490	3,080,523	93	+ 27
67	**AmeriFirst Federal Savings Bank, Miami**	3,431,879	4,116,403	63	
68	**St. Paul Federal Bank for Savings, Chicago**	3,427,996	3,357,073	77	+9
69	**Great Lakes Bancorp, Ann Arbor, Mich.**	3,391,573	3,385,368	75	+6
70	**Astoria Federal S & L Assn., Queens, New York**	3,378,220	3,109,349	91	+ 21
71	**San Francisco Federal Savings & Loan Assn.**	3,353,921	3,406,573	74	+3
72	**Bluebonnet Savings Bank, FSB, Dallas**	3,215,955	3,157,293	89	+ 17
73	**Florida Federal Savings Bank, St. Petersburg**	3,182,127	4,657,789	54	
74	**First Federal Savings & Loan Assn., Pittsburgh**	3,089,704	3,126,975	90	+ 16
75	**First Financial Bank, FSB, Stevens Point, Wis.**	3,061,800	2,370,864	118	+ 43
76	**Greater New York Savings Bank, New York**	3,052,495	3,105,098	92	+ 16
77	**First Federal Bank of California, Santa Monica**	3,049,320	2,586,706	110	+ 33
78	**First Federal Savings Bank, Cleveland**	3,043,336	2,108,295	141	+ 63
79	**Third Federal Savings & Loan Assn., Cleveland**	3,039,398	2,653,243	108	+ 29
80	**Fortune Savings Bank, Clearwater, Fla.**	3,014,541	3,159,796	87	+7
81	**Western Financial Savings Bank, Irvine, Calif.**	2,977,242	2,870,261	101	+ 20
82	**Home Savings Assn. of Kansas City, FA, Mo.**	2,944,195	3,264,012	79	
83	**Bank of America, FSB, Portland, Ore.**	2,927,195	4,968,142	47	
84	**HonFed Bank, FSB, Honolulu**	2,898,433	3,165,856	86	+2
85	**United Savings Assn. of Texas, FSB, Houston**	2,898,331	3,260,735	80	
86	**Bay View Federal Bank, FSB, San Mateo, Calif.**	2,848,646	2,879,019	100	+ 14
87	**River Bank America, New York**	2,842,392	2,939,446	97	+ 10
88	**Atlantic Financial Savings, FA, Bala Cynwyd, Pa.**	2,835,669	6,873,268	30	
89	**Citizens Savings Bank, Providence, R.I.**	2,812,145	2,248,906	130	+ 41
90	**Old Stone Bank, FSB, Providence, R.I.**	2,747,543	3,222,367	82	
91	**Far West Federal Bank, Portland, Ore.**	2,747,106	3,359,498	76	
92	**Bank Western, FSB, Denver**	2,742,479	3,259,299	81	
93	**PriMerit Bank, Las Vegas, Nev.**	2,713,711	2,767,153	105	+ 12
94	**Valley Federal S & L Assn., Van Nuys, Calif.**	2,698,361	3,015,374	96	+1
95	**Lincoln Savings Bank, FSB, New York**	2,686,062	2,835,551	102	+7
96	**San Jacinto Savings Assn., FA, Houston**	2,660,132	3,319,868	78	
97	**Washington Federal Savings & Loan Assn., Seattle**	2,653,181	2,509,894	113	+ 16
98	**USAA Federal Savings Bank, San Antonio, Tex.**	2,646,269	848,142	320	+222
99	**American Federal Bank, FSB, Dallas**	2,582,866	3,211,539	84	
100	**Sacramento Savings Bank, Calif.**	2,546,322	2,308,609	126	+ 26
101	**Lincoln Savings & Loan Assn., FA, Los Angeles**	2,524,836	2,906,307	98	
102	**Decatur Federal Savings & Loan Assn., Ga.**	2,524,118	2,312,111	124	+ 22
103	**Collective Fed. Savings Bank, Egg Harbor City, N.J.**	2,504,246	2,225,638	132	+ 29
104	**Cragin Federal Bank for Savings, Chicago**	2,458,968	2,335,970	121	+ 17
105	**Coral Gables Federal Savings & Loan Assn., Fla.**	2,450,827	2,515,951	112	+7
106	**Champion Federal S & L Assn., Bloomington, Ill.**	2,440,005	2,602,904	109	+3
107	**Southern California Federal S & L Assn., Beverly Hills**	2,395,272	2,343,251	120	+ 13
108	**Dollar Bank, FSB, Pittsburgh**	2,391,370	2,415,715	115	+7
109	**Union Federal Savings Bank, Brea, Calif.**	2,387,058	2,415,157	116	+7
110	**Citibank, FSB, Miami**	2,382,244	2,370,834	119	+9
111	**Secor Bank, FSB, Birmingham, Ala.**	2,371,059	2,328,361	122	+ 11
112	**Roosevelt Bank, FSB, Chesterfield, Mo.**	2,370,963	2,668,414	107	
113	**Homestead Savings, FS&LA, Millbrae, Calif.**	2,367,258	2,882,632	99	
114	**Peoples Heritage Savings Bank, Portland, Me.**	2,341,315	2,533,682	111	
115	**Oak Tree Savings Bank, SSB, New Orleans, La.**	2,272,209	2,780,212	104	
116	**Boston Five Cents Savings Bank FSB**	2,234,953	2,318,404	123	+7
117	**First Savings Bank, FSB, Greenville, S.C.**	2,210,687	2,270,744	127	+ 10
118	**Security Bank, SSB, Milwaukee, Wis.**	2,126,763	2,120,803	138	+ 20
119	**Albany Savings Bank, FSB, N.Y.**	2,113,861	2,036,819	143	+ 24
120	**First Constitution Bank, New Haven, Conn.**	2,106,860	2,380,276	117	
121	**Columbia First Bank, FSB, Arlington, Va.**	2,106,269	2,165,502	135	+ 14
122	**Investors Savings Bank, Richmond**	2,089,015	2,219,061	133	+ 11
123	**Leader Federal Bank for Savings, Memphis, Tenn.**	2,080,010	2,138,618	137	+ 14
124	**Loyola Federal Savings & Loan Assn., Baltimore**	2,075,251	2,113,726	140	+ 16
125	**Altus Bank, FSB, Mobile, Ala.**	2,049,484	2,261,560	128	+3
126	**American Savings Bank, FSB, Honolulu**	2,031,272	1,651,453	172	+ 46
127	**East New York Savings Bank, New York**	2,028,190	2,018,448	146	+ 19
128	**Fulton Federal Savings Bank, Atlanta**	2,016,621	2,310,006	125	
129	**Citizens Federal Savings & Loan Assn., Dayton, Ohio**	1,943,440	2,254,613	129	
130	**Onondaga Savings Bank, Syracuse, N.Y.**	1,943,103	1,679,587	168	+ 38
131	**Fidelity New York, FSB, Floral Park, N.Y.**	1,913,575	1,937,310	147	+ 16
132	**BankAtlantic, FSB, Fort Lauderdale, Fla.**	1,906,847	1,886,453	153	+ 21
133	**D&N Bank, FSB, Hancock, Mich.**	1,873,896	2,048,040	142	+ 9
134	**Bell Federal Savings & Loan Assn., Chicago**	1,867,469	1,796,864	157	+ 23
135	**Franklin Federal Bancorp, FSB, Austin, Tex.**	1,855,178	1,871,720	154	+ 19
136	**EurekaBank, FSB, Foster City, Calif.**	1,837,579	1,771,175	159	+ 23
137	**Trustbank Savings, FSB, McLean, Va.**	1,823,394	2,117,790	139	+2
138	**First Federal Savings Bank, Santurce, P.R.**	1,818,986	1,927,836	150	+ 12
139	**First Heights Bank, FSB, Houston**	1,801,298	1,910,321	151	+ 12
140	**Standard Federal Savings Bank, Gaithersburg, Md.**	1,795,859	1,712,760	163	+ 23
141	**New Haven Savings Bank, Conn.**	1,769,406	1,696,060	164	+ 23
142	**Centerbank, Waterbury, Conn.**	1,768,922	1,863,458	155	+ 13
143	**Second National Fed. Savings Bank, Salisbury, Md.**	1,758,682	1,510,785	190	+ 47
144	**BancFlorida, FSB, Naples**	1,684,855	1,780,827	158	+ 14
145	**Kilgore Federal Savings & Loan Assn., Tex.**	1,672,890			
146	**Investors Savings & Loan Assn., Millburn, N.J.**	1,669,508	2,026,290	144	
147	**Peoples Westchester Savings Bank, Hawthorne, N.Y.**	1,658,946	1,681,122	167	+ 20
148	**Columbia Banking Fed. S & L Assn., Rochester, N.Y.**	1,642,420	1,621,925	173	+ 25
149	**Cardinal Federal Savings Bank, Cleveland**	1,615,743	1,556,274	182	+ 33
150	**Jamaica Savings Bank, FSB, Lynbrook, N.Y.**	1,589,100	1,479,785	193	+ 43

For footnotes, see next page

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Top 300 Thrifts in the United States

Ranked by assets on December 31, 1990 (dollar amounts in thousands)

Rank 12/90		Assets 12/31/90	Assets 12/31/89	Rank 12/89	Gain
151	**Ohio Savings Bank, Cleveland**	1,577,364	1,547,296	184	+ 33
152	**State Savings Bank, Columbus, Ohio**	1,573,005	1,445,602	196	+ 44
153	**Independence Savings Bank, Brooklyn, New York**	1,549,781	1,513,626	189	+ 36
154	**Flagler Federal Savings & Loan Assn., Miami**	1,533,705	1,566,826	181	+ 27
155‡	**First New Hampshire Bank, Concord**	1,531,730	...	...	
155	**Washington Mutual, FSB, Seattle**	1,527,754	...	...	
156	**Hollywood Federal Bank, FSB, Fla.**	1,525,465	1,593,448	178	+ 22
157	**Heritage Bank for Savings, Holyoke, Mass.**	1,520,646	1,695,156	165	+8
158	**South Boston Savings Bank, Boston**	1,500,798	1,441,694	198	+ 40
159	**Provident Savings Bank, Jersey City, N.J.**	1,487,598	1,454,281	194	+ 35
160	**Pima Savings & Loan Assn., Tucson, Ariz.**	1,486,987	2,734,063	106	
161	**Beach Federal S & L Assn., Boynton Beach, Fla.**	1,485,204	1,365,081	210	+ 49
162	**Crestmont Fed. Savings & Loan Assn., Edison, N.J.**	1,481,897	1,657,652	170	+8
163	**Pelican Homestead & Savings Assn., Metairie, La.**	1,477,236	1,687,298	166	+3
164	**Mid America Fed. Savings Bank, Clarendon Hills, Ill.**	1,475,858	1,583,241	179	+ 15
165	**Landmark Savings Assn., Pittsburgh**	1,466,667	1,654,458	171	+6
166	**Provident Institution for Savings, Boston**	1,450,356	1,539,144	186	+ 20
167	**Ensign Federal Savings Bank, New York**	1,411,719	1,888,984	152	
168	**Roosevelt Savings Bank, Garden City, N.Y.**	1,409,891	1,349,902	213	+ 45
169	**Beverly Hills Fed. Svgs Bank, Laguna Hills, Calif.**	1,407,992	1,525,669	188	+ 19
170	**ComFed Savings Bank, FA, Lowell, Mass.**	1,402,978	1,504,435	191	+ 21
171	**Germantown Savings Bank, Bala Cynwyd, Pa.**	1,401,194	1,409,311	203	+ 32
172	**Norstar Bank Central New York, Syracuse**	1,391,465	1,387,409	205	+ 33
173	**Pomona First Fed. Savings & Loan Assn., Calif.**	1,389,445	1,326,792	218	+ 45
174	**Security Savings Bank, SLA, Vineland, N.J.**	1,389,321	1,528,470	187	+ 13
175	**Northwestern Savings & Loan Assn., Chicago**	1,379,175	1,308,197	220	+ 45
176	**Cumberland Federal Savings Bank, Louisville, Ky.**	1,375,299	1,353,550	212	+ 36
177	**Columbia Federal Savings Bank, Queens, New York**	1,366,041	1,443,923	197	+ 20
178	**United Savings Assn. of the Southwest, FSB, Houston**	1,363,666	...	...	
179	**Puget Sound Savings Bank, Seattle**	1,361,864	1,312,032	219	+ 40
180	**Poughkeepsie Savings Bank, FSB, N.Y.**	1,352,969	1,607,019	177	
181	**Wilmington Saving Fund Society, FSB, Del.**	1,346,796	1,434,151	199	+ 18
182	**Chase Federal Bank, Miami**	1,328,911	1,577,286	180	
183	**Pioneer Federal Savings Bank, Clearwater, Fla.**	1,316,284	1,935,739	148	
184	**Beneficial Savings Bank, Philadelphia**	1,315,682	1,356,313	211	+ 27
185	**Neworld Bank, Boston**	1,312,040	1,342,182	215	+ 30
186	**Standard Federal Bank for Savings, Chicago**	1,311,261	1,227,952	236	+ 50
187	**Financial Federal S & L Assn., Miami Lakes, Fla.**	1,311,151	1,548,748	183	
188	**Bankers Savings, Perth Amboy, N.J.**	1,305,752	799,708	342	+154
189	**North Side Savings Bank, Bronx, New York**	1,302,211	1,336,444	216	+ 27
190	**United Postal Savings Assn., St. Louis, Mo.**	1,291,462	1,410,708	202	+ 12
191	**Anchor Savings & Loan Assn., Madison, Wis.**	1,291,137	1,299,496	222	+ 31
192	**Worcester Cty Institution for Svgs, Worcester, Mass.**	1,286,407	1,157,577	249	+ 57
193	**Ponce Federal Bank, FSB, P.R.**	1,284,697	1,367,128	209	+ 16
194	**Gateway Bank, Norwalk, Conn.**	1,253,436	1,289,823	225	+ 31
195	**New England Savings Bank, New London, Conn.**	1,242,905	1,107,998	260	+ 65
196	**ITT Federal Bank, FSB, Irvine, Calif.**	1,240,303	951,834	288	+ 92
197	**New Bedford Institution for Savings, Mass.**	1,228,722	1,202,182	241	+ 44
198	**First Federal Savings & Loan Assn., Lincoln, Neb.**	1,225,832	1,221,819	238	+ 40
199	**Union Federal Savings Bank, Indianapolis**	1,218,944	1,280,332	226	+ 27
200	**Santander Federal Savings Bank, Bayamon, P.R.**	1,216,707	1,061,116	267	+ 67
201	**American Charter Federal S & L Assn., Lincoln, Neb.**	1,212,798	1,386,736	206	+5
202	**Ridgewood Savings Bank, Queens, New York**	1,212,097	1,155,235	251	+ 49
203	**Ameribanc Savings Bank, Annandale, Va.**	1,211,997	1,333,166	217	+ 14
204	**Columbia Savings Bank, SLA, Fair Lawn, N.J.**	1,211,684	1,229,943	235	+ 31
205	**Coreast Federal Savings Bank, Richmond**	1,209,981	1,262,075	229	+ 24
206	**Republic Federal Savings & Loan Assn., Los Angeles**	1,204,512	1,614,692	174	
207	**Benjamin Franklin Federal Savings Assn., Houston**	1,201,792	1,837,953	156	
208	**Penn Savings Bank, FSB, Wyomissing, Pa.**	1,195,414	1,156,542	250	+ 42
209	**Superior Bank, FSB, Oakbrook, Ill.**	1,194,677	1,261,807	230	+ 21
210	**United Savings of America, FS&LA, Chicago**	1,187,647	1,348,167	214	+4
211	**Maine Savings Bank, Portland**	1,182,519	1,541,200	185	
212	**County Bank, FSB, Santa Barbara, Calif.**	1,171,387	1,432,853	200	
213	**Mutual Savings Bank of Wisconsin SA, Milwaukee**	1,171,183	1,114,107	259	+ 46
214	**Citibank, FSB, Washington, D.C.**	1,168,396	1,211,203	239	+ 25
215	**Mechanics & Farmers SB, FSB, Bridgeport, Conn.**	1,165,394	1,297,239	223	+8
216	**First Western Savings Assn., Las Vegas, Nev.**	1,161,156	1,189,860	242	+ 26
217	**Firstrust Savings Bank, Philadelphia**	1,158,433	1,210,000	240	+ 23
218	**First Mutual of Boston**	1,158,204	1,304,691	221	+3
219	**Great Financial Federal S & L Assn., Louisville, Ky.**	1,157,134	1,084,631	262	+ 43
220	**United Savings Bank, FSB, San Francisco**	1,155,419	1,018,828	274	+ 54
221	**First Indiana Bank, FSB, Indianapolis**	1,146,251	1,169,642	247	+ 26
222	**Connecticut Savings Bank, New Haven**	1,142,221	1,259,126	231	+ 9
223	**Coast Bank, FSB, Sarasota, Fla.**	1,135,767	1,170,287	245	+ 22
224	**The First, FA, Orlando, Fla.**	1,134,641	1,247,846	234	+ 10
225	**Gem Savings Assn., FA, Dayton, Ohio**	1,133,564	1,497,395	192	
226	**American Federal Bank, FSB, Greenville, S.C.**	1,129,901	1,114,535	258	+ 32
227	**Commonwealth Fed Savings Bank, Norristown, Pa.**	1,118,465	1,106,127	261	+ 34
228	**Southwest Savings & Loan Assn., FA, Phoenix, Ariz.**	1,106,722	1,749,788	161	
229	**Hawthorne Savings & Loan Assn., Calif.**	1,096,360	1,051,035	269	+ 40
230	**Continental Federal Savings Bank, Fairfax, Va.**	1,080,491	1,115,945	256	+ 26
231	**Washington Federal Savings Bank, Herndon, Va.**	1,073,325	1,139,390	254	+ 23
232	**Home Federal Savings Bank, Queens, New York**	1,071,094	1,084,079	263	+ 31
233	**Springfield Institution for Savings, Mass.**	1,070,115	1,082,302	264	+ 31
234	**Amoskeag Bank, Manchester, N.H.**	1,068,316	1,377,944	208	
235	**Morris Savings Bank, Morristown, N.J.**	1,067,668	1,130,341	255	+ 20
236	**First Home Federal S & L Assn., Greensboro, N.C.**	1,058,877	1,176,802	244	+8
237	**Security First Fed. S & L Assn., Daytona Beach, Fla.**	1,051,917	1,115,144	257	+ 20
238	**First Federal Savings Bank & Trust, Pontiac, Mich.**	1,050,865	1,447,188	195	
239	**American Pioneer Savings Bank, Orlando, Fla.**	1,049,904	1,754,514	160	
240	**Staten Island Savings Bank, New York**	1,039,612	870,736	310	+ 70
241	**Century Federal S & L Assn., Pasadena, Calif.**	1,035,794	1,053,931	268	+ 27
242	**Metropolitan Federal S & L Assn., Nashville, Tenn.**	1,035,581	1,164,368	248	+6
243	**Stockton Savings Bank, FSB, Calif.**	1,034,714	1,010,290	277	+ 34
244	**Eastern Bank, Lynn, Mass.**	1,025,000	987,688	281	+ 37
245	**Pacific Southwest SB, FSB, Corpus Christi, Tex.**	1,024,128	1,075,768	266	+ 21
246	**Fidelity Federal Bank, FSB, Nashville, Tenn.**	1,022,584	1,019,974	273	+ 27
247	**First Federal Savings & Loan Assn., Toledo, Ohio**	1,022,500	1,256,700	232	
248	**Local Federal Bank, FSB, Oklahoma City**	1,013,342	811,106	335	+ 87
249	**Roslyn Savings Bank, N.Y.**	1,007,029	970,400	282	+ 33
250	**Commonwealth Federal Savings Assn., Houston**	1,005,856	1,614,168	175	
251	**Hunter Savings Assn., Cincinnati**	997,163	1,266,642	228	
252	**Pathway Financial, FA, Chicago**	996,140	1,169,903	246	
253	**New Hampshire Savings Bank, Concord**	984,666	935,675	290	+ 37
254	**Northwest Savings Bank, Warren, Pa.**	983,679	836,352	325	+ 71
255	**Harris Savings Assn., Harrisburg, Pa.**	982,139	964,889	283	+ 28
256	**Dartmouth Bank, Manchester, N.H.**	976,466	...	...	
257	**New Brunswick Savings Bank, N.J.**	973,184	902,439	302	+ 45
258	**ABQ Bank, FSB, Albuquerque, N.M.**	969,351	2,018,703	145	
259	**Binghamton Savings Bank, N.Y.**	966,423	938,564	289	+ 30
260	**American Savings Bank, New Britain, Conn.**	960,598	914,141	300	+ 40
261	**Virginia Federal Savings Bank, Richmond**	958,092	762,416	...	
262	**Mid-State Federal Savings Bank, Ocala, Fla.**	953,448	1,011,876	276	+ 14
263	**University Savings Bank, Seattle**	953,044	824,610	330	+ 67
264	**First Federal Savings & Loan Assn., Fort Myers, Fla.**	951,700	876,370	308	+ 44
265	**MidFirst Bank, SSB, Oklahoma City**	943,690	756,622	...	
266	**Home Savings Bank, FSB, Hollywood, Fla.**	942,766	895,168	303	+ 37
267	**First Federal S&L Assn., Charleston, S.C.**	941,615	923,354	295	+ 28
268	**Heart Federal Savings & Loan Assn., Auburn, Calif.**	934,429	879,517	307	+ 39
269	**Pacific Coast S&L of America, San Francisco**	934,192	1,040,267	270	+1
270	**Liberty Bank, Middletown, Conn.**	926,358	915,478	297	+ 27
271	**Financial Fed. Trust & Svgs Bank, Olympia Fields, Ill.**	924,273	843,040	323	+ 52
272	**Magnolia Fed. Bank for Svgs, Hattiesburg, Miss.**	911,431	760,015	...	
273	**Olympic Federal Savings Assn., Berwyn, Ill.**	910,056	1,145,568	252	
274	**Home Federal Bank of Tennessee, FSB, Knoxville**	907,932	854,614	316	+ 42
275	**Diamond Savings & Loan Co., Findlay, Ohio**	905,292	1,009,604	278	+3
276	**Midland Savings Bank, FSB, Des Moines, Iowa**	903,318	866,048	311	+ 35
277	**Heritage Federal Savings Bank, Taylor, Mich.**	896,804	915,202	299	+ 22
278	**United Federal Savings Bank of Iowa, Des Moines**	895,845	999,735	280	+2
279	**Peoples Savings Bank, Worcester, Mass.**	891,301	805,884	337	+ 58
280	**South Carolina Federal S&L Assn., Columbia**	889,364	932,354	292	+ 12
281	**Home Savings & Loan Co., Youngstown, Ohio**	883,741	853,818	317	+ 36
282	**First Federal Savings Bank, Lakewood, Colo.**	879,524	823,788	331	+ 49
283	**Westinghouse Federal Bank, FSB, Galesburg, Ill.**	877,804	...	...	
284	**Charter Federal Savings Bank, Bristol, Va.**	874,494	1,023,445	272	
285	**Coastal Banc Savings Assn., Houston**	873,194	...	...	
286	**First American Savings Bank, FSB, Greensboro, N.C.**	873,192	954,517	286	
287	**Home Unity Savings & Loan Assn., Lafayette Hill, Pa.**	865,809	893,327	305	+ 18
288	**Home & City Savings Bank, Albany, N.Y.**	864,817	845,675	322	+ 34
289	**Heartland Federal S & L Assn., Ponca City, Okla.**	861,735	926,117	294	+5
290	**Queens County Savings Bank, Queens, New York**	858,975	833,675	326	+ 36
291	**Central Federal Savings Bank, Mineola, N.Y.**	858,648	953,174	287	
292	**Franklin First Fed. Savings Bank, Wilkes-Barre, Pa.**	856,905	861,111	314	+ 22
293	**John Hanson Savings Bank, FSB, Beltsville, Md.**	845,769	910,047	301	+8
294	**Bell Savings Bank, PaSA, Upper Darby, Pa.**	843,755	932,966	291	
295	**Spencer Savings Bank, SLA, Garfield, N.J.**	842,690	825,262	329	+ 34
296	**Eastland Savings Bank, Woonsocket, R.I.**	842,337	850,010	318	+ 22
297	**Berkeley Federal Savings Bank, Millburn, N.J.**	841,739	887,337	306	+ 9
298	**Main Line Federal Savings Bank, Villanova, Pa.**	840,909	783,132	345	+ 47
299	**Capital Federal Savings & Loan Assn., Aurora, Colo.**	837,539	1,077,683	265	
300	**York Federal Savings & Loan Assn., Pa.**	832,021	848,903	319	+ 19

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker, data from the Office of Thrift Supervision and the Federal Deposit Insurance Corp. were used. OTS data were provided by **Sheshunoff Information Services Inc.**, Austin Texas. FDIC data were provided by **ADP Data Services Division,** New York. **(a)**— Combined regulatory data for Long Island Savings Bank FSB, Melville, and its division in Centereach, N.Y. **(‡)**— Rank bank would have had, if it had been included in the survey. Based on inaccurate information provided by its parent, the bank was classified as commercial bank by American Banker for the yearend rankings.

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Top 300 Thrifts in the United States

Listed geographically in asset size order within states

Rank 12/90		Assets 12/31/89
	ALABAMA	
111	Secor Bank, FSB, Birmingham	2,371,059,000
125	Altus Bank, FSB, Mobile	2,049,484,000
	ARIZONA	
160	Pima Savings & Loan Assn., Tucson	1,486,987,000
228	Southwest Savings & Loan Assn., FA, Phoenix	1,106,722,000
	CALIFORNIA	
1	Home Savings of America, FA, Irwindale	51,253,405,000
2	Great Western Bank, FSB, Beverly Hills	39,230,339,000
3	Glendale Federal Bank, FSB	23,439,196,000
4	World Savings, FS&LA, Oakland	22,042,045,000
5	California Federal Bank, FSB, Los Angeles	21,504,990,000
6	First Nationwide Bank, FSB, San Francisco	20,429,452,000
7	HomeFed Bank, FSB, San Diego	18,260,755,000
8	American Savings Bank, FA, Irvine	16,490,794,000
12	Great American Bank, FSB, San Diego	10,551,690,000
13	Coast Federal Bank, Los Angeles	10,247,415,000
19	Household Bank, FSB, Newport Beach	7,887,017,000
22	Citibank, FSB, San Francisco	6,728,237,000
23	Imperial Federal Savings Assn., San Diego	6,583,515,000
29	Fidelity Federal Bank, FSB, Glendale	5,687,676,000
36	Columbia Savings & Loan Assn., Beverly Hills	5,358,626,000
40	Western Fed. Savings & Loan Assn., Marina Del Rey	4,994,665,000
49	Sears Savings Bank, Glendale	4,300,582,000
54	Downey Savings & Loan Assn., Newport Beach	4,156,564,000
57	Santa Barbara Federal Savings & Loan Assn.	3,824,954,752
59	FarWest Savings & Loan Assn., Newport Beach	3,714,988,000
71	San Francisco Federal Savings & Loan Assn.	3,353,921,000
77	First Federal Bank of California, Santa Monica	3,049,320,000
81	Western Financial Savings Bank, Irvine	2,977,242,000
86	Bay View Federal Bank, FSB, San Mateo	2,848,646,000
94	Valley Federal S & L Assn., Van Nuys	2,698,361,000
100	Sacramento Savings Bank	2,546,322,000
101	Lincoln Savings & Loan Assn., FA, Los Angeles	2,524,835,000
107	Southern California Federal S & L Assn., Beverly Hills	2,395,272,000
109	Union Federal Savings Bank, Brea	2,387,058,000
113	Homestead Savings, FS&LA, Millbrae	2,367,258,000
136	EurekaBank, FSB, Foster City	1,837,579,000
169	Beverly Hills Federal Savings Bank, Laguna Hills	1,407,991,984
173	Pomona First Fed. Savings & Loan Assn.	1,389,445,000
196	ITT Federal Bank, FSB, Irvine	1,240,303,000
206	Republic Federal Savings & Loan Assn., Los Angeles	1,204,512,000
212	County Bank, FSB, Santa Barbara	1,171,387,000
220	United Savings Bank, FSB, San Francisco	1,155,419,000
229	Hawthorne Savings & Loan Assn.	1,095,359,806
241	Century Federal Savings & Loan Assn., Pasadena	1,035,794,000
243	Stockton Savings Bank, FSB	1,034,714,000
268	Heart Federal Savings & Loan Assn., Auburn	934,429,000
269	Pacific Coast S&L of America, San Francisco	934,192,000
	COLORADO	
37	Columbia Savings, FS&LA, Englewood	5,149,253,000
92	Bank Western, FSB, Denver	2,742,479,000
282	First Federal Savings Bank, Lakewood	879,524,000
299	Capital Federal Savings & Loan Assn., Aurora	837,539,000
	CONNECTICUT	
21	People's Bank, Bridgeport	6,917,710,000
41	Northeast Savings, FA, Hartford	4,933,875,000
56	Society for Savings, Hartford	3,836,219,000
120	First Constitution Bank, New Haven	2,106,860,000
141	New Haven Savings Bank	1,769,406,000
142	Centerbank, Waterbury	1,768,922,000
194	Gateway Bank, Norwalk	1,253,436,000
195	New England Savings Bank, New London	1,242,905,000
215	Mechanics & Farmers Savings Bank, FSB, Bridgeport	1,165,394,000
222	Connecticut Savings Bank, New Haven	1,142,221,000
260	American Savings Bank, New Britain	960,587,821
270	Liberty Bank, Middletown	926,358,000
	DELAWARE	
181	Wilmington Saving Fund Society, FSB	1,346,796,000
214	Citibank, FSB, Washington, D.C.	1,168,396,000
	FLORIDA	
47	American Savings & Loan Assn. of Florida, Miami	4,412,434,000
52	Citizens Federal Bank, FSB, Miami	4,170,518,000
67	AmeriFirst Federal Savings Bank, Miami	3,431,879,000
73	Florida Federal Savings Bank, St. Petersburg	3,182,127,000
80	Fortune Savings Bank, Clearwater	3,014,541,000
105	Coral Gables Federal Savings & Loan Assn.	2,450,827,056
110	Citibank, FSB, Miami	2,382,244,000
132	BankAtlantic, FSB, Fort Lauderdale	1,906,847,000
144	BancFlorida, FSB, Naples	1,684,855,000
154	Flagler Federal Savings & Loan Assn., Miami	1,532,705,000
156	Hollywood Federal Bank, FSB	1,5[illegible],465,000
161	Beach Federal Savings & Loan Assn., Boynton Beach	1,46[illegible],204,127
182	Chase Federal Bank, Miami	1,328,911,000
183	Pioneer Federal Savings Bank, Clearwater	1,316,284,000
187	Financial Fed. Savings & Loan Assn., Miami Lakes	1,311,151,000
223	Coast Bank, FSB, Sarasota	1,136,767,000
224	The First, FA, Orlando	1,134,641,000
237	Security First Fed. S & L Assn., Daytona Beach	1,051,917,000
239	American Pioneer Savings Bank, Orlando	1,049,904,000
262	Mid-State Federal Savings Bank, Ocala	953,448,000
264	First Federal Savings & Loan Assn., Fort Myers	951,700,000
266	Home Savings Bank, FSB, Hollywood	942,765,877

For footnotes see next page

Rank 12/90		Assets 12/31/89
	GEORGIA	
45	Georgia Federal Bank, FSB, Atlanta	4,670,860,000
102	Decatur Federal Savings & Loan Assn.	2,524,118,000
128	Fulton Federal Savings Bank, Atlanta	2,016,621,000
	HAWAII	
84	HonFed Bank, FSB, Honolulu	2,898,433,000
126	American Savings Bank, FSB, Honolulu	2,031,272,000
	ILLINOIS	
27	Talman Home Federal Savings & Loan Assn., Chicago	5,887,595,000
35	Citibank, FSB, Chicago	5,425,351,000
68	St. Paul Federal Bank for Savings, Chicago	3,427,996,000
104	Cragin Federal Bank for Savings, Chicago	2,458,968,000
106	Champion Federal Savings & Loan Assn., Bloomington	2,440,005,000
134	Bell Federal Savings & Loan Assn., Chicago	1,867,469,000
164	Mid America Fed. Savings Bank, Clarendon Hills	1,475,858,000
175	Northwestern Savings & Loan Assn., Chicago	1,379,175,000
186	Standard Federal Bank for Savings, Chicago	1,311,261,000
209	Superior Bank, FSB, Oakbrook	1,194,677,000
210	United Savings of America, FSALA, Chicago	1,187,547,443
252	Pathway Financial, FA, Chicago	986,140,000
271	Financial Fed. Trust & Savings Bank, Olympia Fields	924,272,911
273	Olympic Federal Savings Assn., Berwyn	910,056,000
283	Westinghouse Federal Bank, FSB, Galesburg	877,804,000
	INDIANA	
199	Union Federal Savings Bank, Indianapolis	1,218,944,000
221	First Indiana Bank, FSB, Indianapolis	1,146,251,000
	IOWA	
276	Midland Savings Bank, FSB, Des Moines	903,318,000
278	United Federal Savings Bank of Iowa, Des Moines	895,845,483
	KANSAS	
25	Franklin Savings Assn., Ottawa	6,146,085,000
65	Capitol Federal Savings & Loan Assn., Topeka	3,470,077,344
	KENTUCKY	
176	Cumberland Federal Savings Bank, Louisville	1,375,299,000
219	Great Financial Federal S & L Assn., Louisville	1,157,134,000
	LOUISIANA	
115	Oak Tree Savings Bank, SSB, New Orleans	2,272,209,000
163	Pelican Homestead & Savings Assn., Metairie	1,477,236,000
	MAINE	
114	Peoples Heritage Savings Bank, Portland	2,341,315,000
211	Maine Savings Bank, Portland	1,182,519,000
	MARYLAND	
39	Chevy Chase Savings Bank, FSB	5,018,844,000
124	Loyola Federal Savings & Loan Assn., Baltimore	2,075,251,000
140	Standard Federal Savings Bank, Gaithersburg	1,795,859,000
143	Second National Federal Savings Bank, Salisbury	1,758,682,000
293	John Hanson Savings Bank, FSB, Beltsville	845,769,000
	MASSACHUSETTS	
116	Boston Five Cents Savings Bank FSB	2,234,953,000
157	Heritage Bank for Savings, Holyoke	1,520,646,000
158	South Boston Savings Bank, Boston	1,500,798,000
166	Provident Institution for Savings, Boston	1,450,356,000
170	ComFed Savings Bank, FA, Lowell	1,402,978,000
185	Neworld Bank, Boston	1,312,040,000
192	Worcester County Institution for Savings, Worcester	1,286,407,077
197	New Bedford Institution for Savings	1,228,722,000
218	First Mutual of Boston	1,158,204,000
233	Springfield Institution for Savings	1,070,115,000
244	Eastern Bank, Lynn	1,025,000,000
279	Peoples Savings Bank, Worcester	891,301,000
14	First Federal of Michigan, Detroit	9,962,317,000
15	Standard Federal Bank, Troy, Mich.	9,297,253,000
69	Great Lakes Bancorp, Ann Arbor, Mich.	3,391,573,000
133	D&N Bank, FSB, Hancock	1,873,896,000
238	First Federal Savings Bank & Trust, Pontiac	1,050,865,000
277	Heritage Federal Savings Bank, Taylor	896,804,000
	MINNESOTA	
50	TCF Bank Savings, FSB, Minneapolis	4,241,118,000
	MISSISSIPPI	
272	Magnolia Federal Bank for Savings, Hattiesburg	911,431,000
	MISSOURI	
66	Farm & Home Savings Assn., Nevada	3,442,490,000
82	Home Savings Assn. of Kansas City, FA	2,944,195,000
112	Roosevelt Bank, FSB, Chesterfield	2,370,963,000
190	United Postal Savings Assn., St. Louis	1,291,482,000
	NEBRASKA	
34	Commercial Federal Bank, FSB, Omaha	5,464,916,000
198	First Federal Savings & Loan Assn., Lincoln	1,225,832,000
201	American Charter Federal S & L Assn., Lincoln	1,212,798,000
	NEVADA	
93	PriMerit Bank, Las Vegas	2,713,711,000
216	First Western Savings Assn., Las Vegas	1,161,156,000

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Top 300 Thrifts in the United States

Listed geographically in asset size order within states

Rank 12/90		Assets 12/31/90
	NEW HAMPSHIRE	
155‡	First New Hampshire Bank, Concord	1,531,730,000
234	Amoskeag Bank, Manchester	1,068,316,000
253	New Hampshire Savings Bank, Concord	984,666,000
256	Dartmouth Bank, Manchester	976,466,000
	NEW JERSEY	
28	City Savings, FSB, Somerset	5,730,919,000
32	Carteret Savings Bank, FA, Morristown	5,576,023,000
48	Howard Savings Bank, Newark	4,364,152,000
63	Hudson City Savings Bank, Paramus	3,485,689,000
103	Collective Federal Savings Bank, Egg Harbor City	2,504,248,000
146	Investors Savings & Loan Assn., Millburn	1,689,508,000
159	Provident Savings Bank, Jersey City	1,487,598,000
162	Crestmont Federal Savings & Loan Assn., Edison	1,481,897,000
174	Security Savings Bank, SLA, Vineland	1,389,321,000
188	Bankers Savings, Perth Amboy	1,305,752,000
204	Columbia Savings Bank, SLA, Fair Lawn	1,211,684,000
235	Morris Savings Bank, Morristown	1,067,668,000
257	New Brunswick Savings Bank	973,184,000
295	Spencer Savings Bank, SLA, Garfield	842,690,000
297	Berkeley Federal Savings Bank, Millburn	841,739,000
	NEW MEXICO	
258	ABQ Bank, FSB, Albuquerque	969,351,000
	NEW YORK	
9	Goldome, Buffalo	11,310,969,000
10	CrossLand Savings FSB, Brooklyn, New York	11,177,977,000
11	Dime Savings Bank of New York, FSB, Garden City	10,841,836,000
17	Anchor Savings Bank, FSB, Northport	8,825,543,000
26	Manhattan Savings Bank, New York	5,909,720,000
31	First Federal Savings & Loan Assn., Rochester	5,642,034,000
33	Long Island Savings Bank FSB, Melville (a)	5,489,574,000
38	Green Point Savings Bank, Brooklyn, New York	5,121,429,000
51	Dollar Dry Dock Bank, White Plains	4,225,965,000
54	Apple Bank For Savings, New York	4,013,369,000
55	American Savings Bank, FSB, White Plains	4,011,637,000
58	Rochester Community Savings Bank	3,726,614,000
62	Emigrant Savings Bank, New York	3,511,985,000
70	Astoria Federal Savings & Loan Assn., Queens, New York	3,378,220,448
76	Greater New York Savings Bank, New York	3,052,495,000
87	River Bank America, New York	2,842,392,000
95	Lincoln Savings Bank, FSB, New York	2,686,062,000
119	Albany Savings Bank, FSB	2,113,861,000
127	East New York Savings Bank, New York	2,028,190,000
130	Onondaga Savings Bank, Syracuse	1,943,103,000
131	Fidelity New York, FSB, Floral Park	1,913,575,000
147	Peoples Westchester Savings Bank, Hawthorne	1,658,946,000
148	Columbia Banking Federal S & L Assn., Rochester	1,642,420,000
150	Jamaica Savings Bank, FSB, Lynbrook	1,589,099,863
153	Independence Savings Bank, Brooklyn, New York	1,549,781,483
167	Ensign Federal Savings Bank, New York	1,411,719,000
168	Roosevelt Savings Bank, Garden City	1,409,891,000
172	Norstar Bank Central New York, Syracuse	1,391,465,000
177	Columbia Federal Savings Bank, Queens, New York	1,366,041,000
180	Poughkeepsie Savings Bank, FSB	1,352,969,000
189	North Side Savings Bank, Bronx, New York	1,302,211,000
202	Ridgewood Savings Bank, Queens, New York	1,212,097,000
232	Home Federal Savings Bank, Queens, New York	1,071,093,515
240	Staten Island Savings Bank, New York	1,039,612,000
249	Roslyn Savings Bank	1,007,029,000
259	Binghamton Savings Bank	966,423,000
288	Home & City Savings Bank, Albany	864,817,056
290	Queens County Savings Bank, Queens, New York	858,975,116
291	Central Federal Savings Bank, Mineola	858,648,000
	NORTH CAROLINA	
236	First Home Federal Savings & Loan Assn., Greensboro	1,058,877,000
286	First American Savings Bank, FSB, Greensboro	873,192,000
	NORTH DAKOTA	
46	Metropolitan Federal Bank, FSB, Fargo	4,531,594,000
	OHIO	
42	Transohio Savings Bank, Cleveland	4,914,589,000
78	First Federal Savings Bank, Cleveland	3,043,336,000
79	Third Federal Savings & Loan Assn., Cleveland	3,039,398,000
129	Citizens Federal Savings & Loan Assn., Dayton	1,943,440,000
149	Cardinal Federal Savings Bank, Cleveland	1,615,743,000
151	Ohio Savings Bank, Cleveland	1,577,364,473
152	State Savings Bank, Columbus	1,573,005,000
225	Gem Savings Assn., FA, Dayton	1,133,563,689
247	First Federal Savings & Loan Assn., Toledo	1,022,500,000
251	Hunter Savings Assn., Cincinnati	997,163,000
275	Diamond Savings & Loan Co., Findlay	905,292,000
281	Home Savings & Loan Co., Youngstown	883,741,000
	OKLAHOMA	
248	Local Federal Bank, FSB, Oklahoma City	1,013,342,000
265	MidFirst Bank, SSB, Oklahoma City	943,690,376
289	Heartland Fed. Savings & Loan Assn., Ponca City	861,735,000
	OREGON	
83	Bank of America, FSB, Portland, Ore.	2,927,195,000
91	Far West Federal Bank, Portland, Ore.	2,747,106,000
	PENNSYLVANIA	
24	Meritor Savings Bank, Philadelphia	6,519,714,000
74	First Federal Savings & Loan Assn., Pittsburgh	3,089,704,000
88	Atlantic Financial Savings, FA, Bala Cynwyd	2,835,889,000
108	Dollar Bank, FSB, Pittsburgh	2,391,370,000
165	Landmark Savings Assn., Pittsburgh	1,466,867,000
171	Germantown Savings Bank, Bala Cynwyd	1,401,194,000
194	Beneficial Savings Bank, Philadelphia	1,315,682,000
208	Penn Savings Bank, FSB, Wyomissing	1,195,414,000
217	Firstrust Savings Bank, Philadelphia	1,158,433,000
227	Commonwealth Federal Savings Bank, Norristown	1,118,465,000
254	Northwest Savings Bank, Warren	983,679,000
255	Harris Savings Assn., Harrisburg	982,139,000
287	Home Unity Savings & Loan Assn., Lafayette Hill	865,809,000
292	Franklin First Federal Savings Bank, Wilkes-Barre	856,905,000
294	Bell Savings Bank, PaSA, Upper Darby	843,754,633
298	Main Line Federal Savings Bank, Villanova	840,909,000
300	York Federal Savings & Loan Assn.	832,021,000
	PUERTO RICO	
136	First Federal Savings Bank, Santurce	1,818,985,984
193	Ponce Federal Bank, FSB	1,284,897,430
200	Santander Federal Savings Bank, Bayamon	1,216,707,000
	RHODE ISLAND	
89	Citizens Savings Bank, Providence	2,812,145,000
90	Old Stone Bank, FSB, Providence	2,747,543,000
296	Eastland Savings Bank, Woonsocket	842,337,000
	SOUTH CAROLINA	
117	First Savings Bank, FSB, Greenville	2,210,887,000
226	American Federal Bank, FSB, Greenville	1,129,901,000
267	First Federal S&L Assn., Charleston	941,615,000
280	South Carolina Federal S&L Assn., Columbia	889,364,000
	TENNESSEE	
123	Leader Federal Bank for Savings, Memphis	2,080,010,000
242	Metropolitan Federal S & L Assn., Nashville	1,036,581,000
246	Fidelity Federal Bank, FSB, Nashville	1,022,584,000
274	Home Federal Bank of Tennessee, FSB, Knoxville	907,932,000
	TEXAS	
16	First Gibraltar Bank, FSB, Dallas	8,880,438,000
18	Sunbelt Savings, FSB, Dallas	8,354,072,000
44	Southwest Federal Savings Assn., Dallas	4,701,632,000
60	Guardian Savings & Loan Assn., Houston	3,692,065,000
61	Guaranty Federal Savings Bank, Dallas	3,652,633,000
64	Amwest Savings Assn., Bryan	3,481,616,000
72	Bluebonnet Savings Bank, FSB, Dallas	3,215,956,000
85	United Savings Assn. of Texas, FSB, Houston	2,898,331,000
86	San Jacinto Savings Assn., FA, Houston	2,860,132,000
98	USAA Federal Savings Bank, San Antonio	2,646,289,000
99	American Federal Bank, FSB, Dallas	2,592,866,000
135	Franklin Federal Bancorp, FSB, Austin	1,856,178,000
139	First Heights Bank, FSB, Houston	1,801,298,000
145	Kilgore Federal Savings & Loan Assn.	1,672,880,000
178	United Savings Assn. of the Southwest, FSB, Houston	1,363,686,000
207	Benjamin Franklin Federal Savings Assn., Houston	1,201,792,000
245	Pacific Southwest Savings Bank, FSB, Corpus Christi	1,024,128,000
250	Commonwealth Federal Savings Assn., Houston	1,005,856,000
285	Coastal Banc Savings Assn., Houston	873,194,000
	VIRGINIA	
43	Perpetual Savings Bank, FSB, McLean	4,716,021,000
121	Columbia First Bank, FSB, Arlington	2,106,289,000
122	Investors Savings Bank, Richmond	2,089,015,000
137	Trustbank Savings, FSB, McLean	1,823,394,000
203	Ameribanc Savings Bank, Annandale	1,211,997,000
205	Coreast Federal Savings Bank, Richmond	1,208,981,000
230	Continental Federal Savings Bank, Fairfax	1,080,491,000
231	Washington Federal Savings Bank, Herndon	1,073,325,000
261	Virginia Federal Savings Bank, Richmond	958,092,000
284	Charter Federal Savings Bank, Bristol	874,494,000
	WASHINGTON	
20	Pacific First Bank, FSB, Seattle	7,040,547,000
30	Washington Mutual Savings Bank, Seattle	5,679,941,000
97	Washington Federal Savings & Loan Assn., Seattle	2,653,181,000
155	Washington Mutual, FSB, Seattle	1,527,754,000
179	Puget Sound Savings Bank, Seattle	1,361,864,000
263	University Savings Bank, Seattle	953,044,000
	WISCONSIN	
75	First Financial Bank, FSB, Stevens Point	3,061,800,000
118	Security Bank, SSB, Milwaukee	2,126,763,000
191	Anchor Savings & Loan Assn., Madison	1,291,137,000
213	Mutual Savings Bank of Wisconsin SA, Milwaukee	1,171,183,000

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker, data from the Office of Thrift Supervision and the Federal Deposit Insurance Corp. were used. OTS data were provided by **Sheshunoff Information Services Inc.**, Austin Texas. FDIC data were provided by **ADP Data Services Division**, New York. **(a)**— Combined regulatory data for Long Island Savings Bank FSB, Melville, and its division in Centereach, N.Y. **(‡)**— Rank bank would have had, if it had been included in the survey. Based on inaccurate information provided by its parent, the bank was classified as commercial bank by American Banker for the yearend rankings.

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Credit Unions' Assets Grew

Healthy growth of net income and assets offset the continued shrinkage of the industry, which outperformed banking

By Linda Corman

The nation's credit unions posted solid growth in both assets and net income in 1990, according to data from Callahan & Associates, a Washington-based consulting firm.

Assets of the top 100 credit unions grew 9.98%, ending the year at $51.6 billion, the data show. The previous year, the top 100 posted a 7.24% increase in assets.

According to Edgar F. Callahan, president of Patelco Credit Union in San Francisco, credit unions have benefited from the problems of other lenders.

"The asset growth has to do with problems experienced by our competition," said Mr. Callahan, who founded Callahan & Associates in 1985 after resigning as chairman of the National Credit Union Administration. He is no longer associated with the consulting firm.

"With the S&L problems and the bad ink banks have been getting in the last few months, we've seen more and more deposits coming in the door," he said. "We like to think of it as a flight to quality."

The asset growth continues to offset industry consolidation. Nationwide, credit union assets climbed 9.5% last year, to $218.6 billion, well ahead of their 5% growth rate in 1989.

Industry Shrinks

But at yearend, there were 14,274 credit unions, 610 fewer than a year earlier. The industry has been shrinking by 600 to 700 institutions annually since 1981, according to William Hampel, chief economist for the Credit Union National Association, Madison, Wis. The trade group expects the industry to stabilize at 10,000 institutions by the end of the decade.

Net income at the top 100 credit unions grew 9.6% last year to $456 billion. Though respectable, the growth rate declined from the 32% increase posted in 1989. Rising interest rates fueled extraordinary profits in 1989, and the situation was reversed last year, Mr. Hampel said. As nonprofit institutions, credit unions generally plow earnings back into capital.

Despite some high-profile failures, such as the closures in Rhode Island, credit unions fared better than banks last year. The top 100 commercial banks reported a 2.3% growth in assets and a 0.9% decline in net income, according to an *American Banker* survey.

Credit unions fended off one problem in particular that has plagued their brethren: bad loans. Credit unions actually posted a small decline in loan delinquencies, to 1.7% at the end of 1990 from 1.8% a year earlier, according to CUNA. Among the top 100, 1.3% of all loans were delinquent, or two months past due, the group said.

New England credit unions did not perform as well because of the region's deep recession, the trade group noted. In Massachusetts the percentage of loans past due by 60 days rose to 4.7% at yearend from 3.2% at the end of 1989. In New Hampshire the delinquency rate rose to 2.67% from 2.03%.

Membership Growth Slows

Industrywide, membership grew 3.4% last year, compared with 3.2% the year before. Credit unions ended the year with 60.8 million members. For the past 10 years, membership has been increasing at a 3.6% annual rate, down from about 6% throughout the 1970s, Mr. Hampel said. "We're probably on a path downward to 1.5% to 2% in the 1990s," he predicted.

The overall downward trend is probably reflective of the aging of the population, Mr. Hampel noted. "People typically join [credit unions] when they join the labor force," he said.

The only new entrant to the top 10 credit union list is LMSC Federal Credit Union, Sunnyvale, Calif. It moved ahead of Eastern Financial Federal Credit Union, a Miami institution founded to serve Eastern Airlines workers, which slipped to 11th.

During the year, Eastern Financial made a turnaround in asset growth. The credit union recorded a 3.9% increase in assets, following a 14.58% decline in 1989. The credit union broadened its membership pool and built its capital when the airlines' troubles began to surface, said Mr. Hampel.

While Navy Federal's asset growth was strong, it was outpaced by several peers. Pennsylvania State Employees Credit Union of Harrisburg and Patelco recorded the most dramatic asset growth, at 28.72% and 27.57%. □

Top 100 Credit Unions in the U.S.

In order of total assets on December 31, 1990, compared with December 31, 1989 (dollar amounts in thousands)

Rank 12/90		Total Assets 12/31/90	Total Assets 12/31/89	% Chg.	Capital 12/31/90	% Chg.	Cap. Ratio 12/31/90	Cap. Ratio 12/31/89	Net Income 1990	Net Income 1989	% Chg.	Members 12/31/90	% Chg.
1	**Navy Federal Credit Union, Merrifield, Va.**	4,574,575	3,913,682	16.89	362,625	18.29	7.93	7.83	54,460	41,452	31.38	1,098,540	7.98
2	**State Employees Credit Union, Raleigh, N.C.**	2,348,541	2,090,418	12.35	131,404	24.42	5.60	5.06	23,152	12,176	90.15	333,900	12.44
3	**United Air Lines Employees Credit Union, Chicago**	1,872,969	1,727,926	8.39	70,535	19.42	3.77	3.42	11,809	8,231	43.48	91,491	4.83
4	**Pentagon Federal Credit Union, Alexandria, Va.**	1,325,059	1,239,006	6.95	104,552	6.68	7.89	7.91	9,218	10,034	-8.14	397,562	3.21
5	**Boeing Employees Credit Union, Seattle, Wash.**	1,310,242	1,148,394	14.09	101,449	13.15	7.74	7.81	10,208	11,898	-14.21	161,820	1.96
6	**Hughes Aircraft Emp. Fed'l CU, Manhattan Beach, Calif.**	1,034,685	1,001,169	3.35	63,454	17.53	6.13	5.39	9,010	3,451	161.09	128,768	1.25
7	**American Airlines Emp. Federal CU, DFW Airport, Tex.**	993,786	841,982	18.03	73,554	21.09	7.40	7.21	12,756	7,531	69.37	97,686	14.12
8	**Alaska USA Federal Credit Union, Anchorage**	924,075	882,862	4.67	18,970	33.56	2.05	1.61	7,505	(10,689)	170.14	184,634	0.54
9	**The Golden 1 Credit Union, Sacramento, Calif.**	820,001	740,386	10.75	66,029	18.01	7.93	7.44	9,431	8,097	16.47	178,089	3.31
10	**LMSC Federal Credit Union, Sunnyvale, Calif.**	808,153	693,652	16.51	87,988	16.33	10.89	10.90	12,154	12,163	-0.07	48,886	1.08
11	**Eastern Financial Federal Credit Union, Miami**	758,309	729,872	3.90	81,260	-2.34	10.72	11.40	2,016	(7,662)	126.32	135,928	2.38
12	**IBM Hudson Valley Emp Fed'l Credit Union, Poughkeepsie, N.Y.**	739,010	662,425	11.56	42,723	16.95	5.78	5.51	6,317	4,353	45.11	98,084	2.70
13	**Orange County Teachers Federal CU, Santa Ana, Calif.**	732,703	673,726	8.75	102,707	12.03	14.02	13.61	11,122	8,408	32.28	82,430	10.17
14	**Telephone Employees' Credit Union, Pasadena, Calif.**	695,537	654,863	6.21	60,336	8.07	8.67	8.53	4,686	5,671	-17.72	92,169	2.35
15	**Construction Equipment Federal CU, Peoria, Ill.**	664,804	610,448	8.90	43,018	21.58	6.47	5.80	8,375	6,914	21.12	142,998	5.36
16	**Lockheed Federal Credit Union, Burbank, Calif.**	643,810	559,922	14.98	52,659	25.89	8.18	7.47	7,582	9,200	-17.59	86,160	5.09
17	**Pennsylvania State Emp. Credit Union, Harrisburg**	626,484	486,686	28.72	26,437	23.30	4.22	4.41	7,282	6,228	16.92	150,285	12.06
18	**America First Credit Union, Riverdale, Utah**	616,189	557,853	10.46	64,559	14.40	10.48	10.12	7,686	3,688	109.83	153,465	2.42
19	**Delta Employees Credit Union, Atlanta, Ga.**	611,666	549,288	11.36	58,853	25.12	9.62	8.56	11,240	8,574	31.09	81,738	9.32
20	**Suncoast Schools Federal Credit Union, Tampa, Fla.**	594,997	518,981	14.65	44,840	18.86	7.54	7.27	6,546	4,912	33.26	104,862	7.27
21	**Tinker Credit Union, Tinker AFB, Okla.**	586,797	595,228	-1.42	36,306	13.32	6.19	5.38	4,501	3,005	49.81	140,807	4.13
22	**Security Service Federal CU, San Antonio, Tex.**	566,924	557,075	1.77	28,573	10.70	5.04	4.63	2,542	1,770	43.66	155,497	7.62
23	**San Antonio Federal Credit Union, Tex.**	565,631	548,541	3.12	(11,673)	40.36	-2.06	-3.57	162	2,882	-94.39	138,983	-40.76
24	**Redstone Federal Credit Union, Huntsville, Ala.**	561,677	526,777	6.63	34,996	20.56	6.23	5.51	5,656	5,372	5.29	154,761	4.75
25	**Provident Central Credit Union, Burlingame, Calif.**	556,979	506,624	9.94	50,502	6.46	9.07	9.36	4,447	6,880	-35.36	95,023	4.56
26	**ENT Federal Credit Union, Colorado Springs, Colo.**	549,224	491,451	11.76	29,496	9.64	5.37	5.47	2,655	1,502	76.80	110,393	7.59
27	**IBM Endicott/Owego Emp. Federal CU, Endicott, N.Y.**	547,177	471,787	15.98	45,363	16.60	8.29	8.25	6,439	6,296	2.27	71,143	3.25
28	**State Emp. Credit Union of Maryland, Inc., Towson**	532,647	492,668	8.11	34,150	12.68	6.41	6.15	3,779	6,071	-37.74	128,260	5.02
29	**Bethpage Federal Credit Union, Bethpage, N.Y.**	511,870	456,553	12.12	43,250	9.84	8.45	8.62	3,771	4,394	-14.18	63,193	1.75
30	**TWA Credit Union, Kansas City, Mo.**	510,492	510,533	-0.01	27,765	22.56	5.44	4.44	4,245	3,276	29.60	56,240	9.08
31	**Teachers Credit Union, South Bend, Ind.**	492,177	460,430	6.90	25,771	11.05	5.85	5.63	2,791	2,734	2.07	135,678	30.04
32	**Patelco Federal Credit Union, San Francisco**	490,849	384,759	27.57	35,586	32.12	7.25	7.00	7,954	5,565	42.93	85,335	11.62
33	**Texins Credit Union, Dallas**	487,244	450,516	8.15	36,772	13.01	7.56	7.22	4,027	5,200	-22.57	86,202	-0.05
34	**North Island Federal Credit Union, San Diego, Calif.**	475,581	423,970	12.17	37,581	13.85	7.90	7.79	4,741	5,030	-5.75	103,562	-4.85
35	**Mission Federal Credit Union, San Diego, Calif.**	460,646	411,189	12.03	35,835	15.26	7.78	7.56	4,398	5,402	-18.58	79,589	8.53
36	**Georgia Telco Credit Union, Atlanta**	460,192	424,557	8.39	35,907	19.63	7.80	7.07	5,733	4,987	14.96	57,596	3.63
37	**JAX Navy Federal Credit Union, Jacksonville, Fla.**	459,850	413,013	11.34	38,070	18.27	8.28	7.79	5,137	4,740	8.37	106,439	5.37
38	**Tower Federal Credit Union, Ft. Meade, Md.**	454,351	411,532	10.40	28,682	21.90	6.31	5.72	4,784	2,438	96.19	79,066	5.34
39	**Randolph-Brooks Federal CU, Universal City, Tex.**	443,852	367,913	20.64	43,732	13.36	9.85	10.49	4,939	5,081	-2.79	79,008	8.68
40	**Atlanta Postal Credit Union**	438,438	376,000	16.61	40,853	21.42	9.32	8.95	7,075	7,226	-2.09	57,758	6.52
41	**Dearborn Federal Credit Union, Dearborn, Mich.**	429,714	418,772	2.61	32,971	19.01	7.67	6.62	5,266	5,297	-0.60	120,723	4.08
42	**Dallas Teachers Credit Union**	424,302	372,597	13.88	25,581	15.60	6.03	5.94	3,399	2,601	30.67	108,657	5.43
43	**Bank Fund Staff Federal CU, Washington D.C.**	416,541	350,976	18.68	34,650	27.51	8.32	7.74	7,413	6,017	23.19	23,061	8.65
44	**Police & Fire Federal Credit Union, Philadelphia**	412,399	400,083	3.08	24,651	23.22	5.98	5.00	4,245	3,899	8.89	64,808	4.00
45	**McDonnell Douglas West Federal CU, Torrance, Calif.**	378,608	357,173	6.00	39,049	14.09	10.31	9.58	4,449	4,709	-5.51	75,641	8.20
46	**Digital Employees Federal CU, Maynard, Mass.**	370,926	328,194	13.02	18,849	10.16	5.08	5.21	291	3,331	-91.28	88,578	2.69
47	**Travis Federal Credit Union, Vacaville, Calif.**	367,164	328,147	11.89	38,777	14.62	10.56	10.31	4,971	3,525	41.02	75,296	3.06
48	**Municipal Credit Union, New York**	363,353	349,664	3.91	21,909	15.89	6.03	5.41	3,503	5,784	-39.44	194,922	-0.31
49	**Bellco Credit Union, Denver**	359,534	301,130	19.39	26,733	18.17	7.44	7.51	2,230	927	140.62	88,014	24.63
50	**Langley Federal Credit Union, Hampton, Va.**	358,972	328,127	9.40	34,992	11.16	9.75	9.59	2,601	2,499	4.08	85,256	3.98
51	**Government Employees Credit Union of El Paso, Tex.**	358,690	339,265	5.73	19,989	14.52	5.57	5.14	2,307	2,173	6.13	133,148	5.27
52	**Northwest Federal Credit Union, Herndon, Va.**	357,024	347,873	2.63	25,425	15.20	7.12	6.34	2,932	2,733	7.27	50,000	-50.00
53	**Los Angeles Teachers Credit Union**	355,387	324,330	9.58	40,670	16.65	11.44	10.75	5,606	6,731	-16.73	63,573	6.54
54	**San Diego County Credit Union, San Diego, Calif.**	351,063	299,852	17.08	26,711	16.74	7.61	7.63	3,349	3,782	-11.45	75,372	9.28
55	**Charleston Naval Shipyard Federal CU, S.C.**	349,472	351,571	-0.60	31,806	15.74	9.10	7.82	3,687	2,299	60.36	115,914	0.61
56	**Newport News Shipbuilding Employees CU, Va.**	342,436	305,131	12.23	39,964	12.64	11.67	11.63	4,807	5,400	-10.99	48,460	4.37
57	**Desert Schools Federal Credit Union, Phoenix**	341,661	300,601	13.66	28,961	16.42	8.48	8.28	3,083	4,162	-25.92	105,387	6.73
58	**NWA Federal Credit Union, Bloomington, Minn.**	332,623	303,677	9.53	28,244	17.78	8.49	7.90	3,718	2,308	61.10	56,971	12.46
59	**Progressive Consumers Federal CU, Saugus, Mass.**	331,414	422,399	-21.54	5,602	-72.75	1.69	4.87	(45,113)	(2,699)	-1571.46	39,405	-5.61
60	**Eastman Credit Union, Kingsport, Tenn.**	330,674	296,680	11.46	30,934	13.56	9.35	9.18	3,654	3,276	11.53	27,289	2.47
61	**Portland Teachers Credit Union, Ore.**	330,495	286,403	15.39	24,842	14.19	7.52	7.60	2,667	1,566	70.34	79,058	7.50
62	**Andrews Federal Credit Union, Suitland, Md.**	313,236	277,505	12.88	25,209	17.79	8.05	7.71	3,410	2,305	47.94	109,921	1.36
63	**IAG Federal Credit Union, Rye, N.Y.**	312,223	293,264	6.46	19,435	8.19	6.22	6.13	1,125	2,296	-51.00	43,637	-3.04
64	**IBM Mid America Emp. Federal CU, Rochester, Minn.**	309,735	278,361	11.27	25,320	12.52	8.17	8.08	2,788	3,256	-14.37	54,697	4.16
65	**Electric Boat Community Federal CU, Groton, Conn.**	308,419	291,416	5.83	13,895	17.87	4.51	4.05	1,682	1,656	1.55	68,587	4.21
66	**United Nations Federal Credit Union, New York, N.Y.**	305,619	255,056	19.82	26,064	20.83	8.53	8.46	4,430	3,552	24.73	18,021	7.85
67	**St. Mary's Bank Credit Union, Manchester, N.H.**	300,543	298,877	0.56	12,208	-12.90	4.06	4.69	(4,080)	(244)	-1574.54	34,629	-16.30
68	**Eglin Federal Credit Union, Ft. Walton Beach, Fla.**	298,512	256,837	16.23	25,393	22.60	8.51	8.06	4,518	4,747	-4.84	79,679	0.15
69	**Dow Chemical Employee CU, Midland, Mich.**	298,460	264,179	12.98	30,036	9.88	10.06	10.35	2,714	1,968	37.89	30,863	8.51
70	**IBM Coastal Employees Federal CU, Raleigh, N.C.**	296,994	252,420	17.66	24,214	23.05	8.15	7.80	4,410	3,199	37.84	47,015	2.46
71	**Educational Employees Credit Union, Fresno, Calif.**	295,283	270,912	9.00	17,768	1.76	6.02	6.45	916	1,511	-39.34	60,308	12.39
72	**East Hartford Aircraft Federal CU, Conn.**	295,030	269,988	9.28	26,507	17.78	8.98	8.34	3,807	3,265	16.61	92,709	1.78
73	**Reynolds Carolina Credit Union, Winston-Salem, N.C.**	294,944	303,752	-2.90	22,464	27.05	7.62	5.82	4,783	3,287	45.52	27,837	6.54
74	**Robins Federal Credit Union, Warner Robins, Ga.**	294,568	280,981	4.84	37,436	10.66	12.71	12.04	3,120	2,966	5.19	76,831	2.76
75	**Kern Schools Federal CU, Bakersfield, Calif.**	294,561	266,926	10.35	25,681	8.32	8.72	8.88	2,145	2,107	1.79	62,679	5.60
76	**Brockton Credit Union, Mass.**	292,497	262,752	11.32	26,663	9.85	9.12	9.24	2,391	2,209	8.23	36,749	5.00
77	**Litton Federal Credit Union, Chatsworth, Calif.**	291,079	268,531	8.40	22,017	11.71	7.56	7.34	2,361	3,514	-32.81	53,396	-1.56
78	**Max Federal Credit Union, Montgomery, Ala.**	289,881	283,357	2.30	22,227	11.16	7.67	7.06	2,346	2,112	11.07	91,644	-1.80
79	**Teachers Federal Credit Union, Farmingville, N.Y.**	289,134	271,466	6.51	18,936	34.78	6.55	5.18	4,777	3,429	39.30	73,963	1.65
80	**Wright-Patt Credit Union, Fairborn, Ohio**	287,561	264,270	8.81	23,366	12.16	8.13	7.88	2,369	2,280	3.91	136,402	6.03
81	**Melrose Credit Union, Woodside, N.Y.**	285,147	251,671	13.30	59,057	22.34	20.71	19.18	9,951	8,827	12.74	18,114	4.15
82	**Washington State Employees Credit Union, Olympia**	281,366	254,409	10.60	20,063	18.02	7.13	6.68	2,923	2,326	25.66	63,515	7.33
83	**Schools Federal Credit Union, Sacramento, Calif.**	281,365	256,737	9.59	21,325	14.03	7.58	7.28	2,326	2,468	-5.77	69,465	4.28
84	**H.P. Federal Credit Union, Palo Alto, Calif.**	281,238	226,987	23.90	33,457	15.11	11.90	12.80	4,421	4,083	8.29	46,335	4.39
85	**Rockland Federal Credit Union, Rockland, Mass.**	280,333	290,533	-3.51	11,945	2.40	4.26	4.01	(5,652)	1,117	-606.10	52,858	-7.15
86	**Springfield Federal Credit Union, Lancaster, S.C.**	279,480	255,379	9.44	26,176	18.83	9.37	8.63	3,903	3,586	8.84	49,679	4.56
87	**Mountain America Credit Union, Salt Lake City, Utah**	277,050	277,022	0.01	14,214	-8.43	5.13	5.60	(558)	(2,596)	78.49	94,957	3.27
88	**Naval Air Federal Credit Union, Virginia Beach**	274,948	241,755	13.73	18,451	15.36	6.71	6.62	2,123	2,339	-9.23	108,000	-30.97
89	**Texas Dow Employees CU, Lake Jackson, Tex.**	274,136	253,854	7.99	24,934	21.83	9.10	8.06	4,122	3,831	7.59	37,133	5.75
90	**Pacific Service Employees CU, Concord, Calif.**	273,573	260,899	4.86	24,902	14.35	9.10	8.35	2,606	4,151	-37.22	35,833	0.59
91	**Pacific IBM Employees Federal CU, San Jose, Calif.**	273,395	241,857	13.04	18,691	13.58	6.84	6.80	2,344	2,798	-16.24	47,612	-5.59
92	**USAIR Federal Credit Union, Coraopolis, Penn.**	272,450	236,455	15.22	25,299	17.48	9.29	9.11	3,585	3,569	0.44	56,959	18.45
93	**Operating Engineers Local Union #3 Federal CU, Dublin, Calif.**	271,610	254,074	6.90	25,027	18.58	9.21	8.31	3,733	3,248	14.96	32,245	2.40
94	**Rockwell Federal Credit Union, Downey, Calif.**	269,728	238,120	13.27	18,477	14.02	6.85	6.81	2,101	2,453	-14.33	64,614	-1.56
95	**Nevada Federal Credit Union, Las Vegas**	269,601	249,388	8.11	16,913	14.59	6.27	5.92	1,976	1,610	22.77	64,382	2.84
96	**American Electronics Assoc. CU, Sunnyvale, Calif.**	266,558	275,672	-3.31	13,851	35.27	5.20	3.71	2,916	224	1200.30	97,476	2.07
97	**MacDill Federal Credit Union, Tampa, Fla.**	264,643	276,757	-4.38	10,675	-0.98	4.03	3.90	2,275	800	184.42	61,564	-0.77
98	**Hawaii State Employees Federal CU, Honolulu**	264,380	233,842	13.06	27,958	18.76	10.58	10.07	4,398	3,764	16.83	34,318	7.30
99	**Long Beach School Employees Federal CU, Calif.**	262,286	245,880	6.67	19,308	15.16	7.36	6.82	2,605	1,403	85.61	45,194	6.39
100	**Municipal Employees Credit Union of Baltimore**	259,160	244,277	6.09	26,071	13.30	10.06	9.42	2,942	2,262	30.06	51,129	1.63
	Totals for the Top 100 ($ million)	**51,841.2**	**46,953.7***	**9.86**	**3,840.4**	**15.48**	**7.44**	**7.08**	**486,437**	**416,449**	**9.80**	**9,662,100**	**2.86**

Data Source: The data were provided by **Callahan & Associates, Inc.,** Washington, D.C., (1-800-446-7453) from its credit union data base, which includes both state- and federally-insured credit unions. **Capital:** The sum of statutory reserves for loan losses, other reserves and undivided earnings. **Cap. Ratio:** The ratio of capital to total assets. **Net Income:** Income after operating expenses, provisions for losses and cost of funds but before transfers to reserves. (*)— Total is for the top 100 credit unions of 1989. **N.A.**— not available.

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Top 100 Credit Unions

Listed geographically in yearend-1990 asset-size order within state, with 1989 asset rank (dollar amounts in thousands)

Rank 1990		Assets 1990	Rank 1989
	ALABAMA		
24	Redstone Federal Credit Union, Huntsville	561,677	22
78	Max Federal Credit Union, Montgomery	289,881	68
	ALASKA		
8	Alaska USA Federal Credit Union, Anchorage	924,075	7
	ARIZONA		
57	Desert Schools Federal Credit Union, Pheonix	341,661	60
	CALIFORNIA		
6	Hughes Aircraft Emp. Federal CU, Manhattan Beach	1,034,685	6
9	The Golden 1 Credit Union, Sacramento	820,001	9
10	LMSC Federal Credit Union, Sunnyvale	806,153	11
13	Orange County Teachers Federal CU, Santa Ana	732,703	12
14	Telephone Employees' Credit Union, Pasadena	695,537	14
16	Lockheed Federal Credit Union, Burbank	643,810	17
25	Provident Central Credit Union, Burlingame	556,979	25
32	Patelco Federal Credit Union, San Francisco	490,849	41
34	North Island Federal Credit Union, San Diego	475,581	34
35	Mission Federal Credit Union, San Diego	460,646	39
45	McDonnell Douglas West Federal CU, Torrance	378,608	45
47	Travis Federal Credit Union, Vacaville	367,164	53
53	Los Angeles Teachers Credit Union	355,387	55
54	San Diego County Credit Union, San Diego	351,063	61
71	Educational Employees Credit Union, Fresno	295,283	76
75	Kern Schools Federal CU, Bakersfield	294,561	79
77	Litton Federal Credit Union, Chatsworth	291,079	78
83	Schools Federal Credit Union, Sacramento	281,365	86
84	H.P. Federal Credit Union, Palo Alto	281,238	115
90	Pacific Service Employees CU, Concord	273,573	83
91	Pacific IBM Employees Federal CU, San Jose	273,395	104
93	Operating Engineers Local Union #3 Federal CU, Dublin	271,610	90
94	Rockwell Federal Credit Union, Downey	269,728	108
96	American Electronics Assoc. CU, Sunnyvale	266,558	74
99	Long Beach School Employees Federal CU	262,286	96
	COLORADO		
26	ENT Federal Credit Union, Colorado Springs	549,224	27
49	Belco Credit Union, Denver	359,534	59
	CONNECTICUT		
65	Electric Boat Community Federal CU, Groton	308,419	65
72	East Hartford Aircraft Federal CU	295,030	77
	DISTRICT OF COLUMBIA		
43	Bank Fund Staff Federal CU	416,541	47
	FLORIDA		
11	Eastern Financial Federal Credit Union, Miami	758,309	10
20	Suncoast Schools Federal Credit Union, Tampa	594,997	23
37	JAX Navy Federal Credit Union, Jacksonville	459,850	37
68	Eglin Federal Credit Union, Ft. Walton Beach	298,512	85
97	MacDill Federal Credit Union, Tampa	264,643	73
	GEORGIA		
19	Delta Employees Credit Union, Atlanta	611,666	20
36	Georgia Telco Credit Union, Atlanta	460,192	33
40	Atlanta Postal Credit Union	438,438	42
74	Robins Federal Credit Union, Warner Robins	294,568	69
	HAWAII		
98	Hawaii State Employees Federal CU, Honolulu	264,380	110
	ILLINOIS		
3	United Air Lines Employees Credit Union, Chicago	1,872,969	3
15	Construction Equipment Federal CU, Peoria	664,804	15
	INDIANA		
31	Teachers Credit Union, South Bend	492,177	30
	MARYLAND		
28	State Emp. Credit Union of Maryland, Inc., Towson	532,647	26
38	Tower Federal Credit Union, Ft. Meade	454,351	38
62	Andrews Federal Credit Union, Suitland	313,236	71
100	Municipal Employees Credit Union of Baltimore	259,160	99
	MASSACHUSETTS		
46	Digital Employees Federal CU, Maynard	370,926	52
59	Progressive Consumers Federal CU, Saugus	331,414	35
	MASSACHUSETTS (Continued)		
76	Brockton Credit Union	292,497	82
85	Rockland Federal Credit Union, Rockland	280,333	66
	MICHIGAN		
41	Dearborn Federal Credit Union, Dearborn	429,714	36
69	Dow Chemical Employes CU, Midland	298,460	81
	MINNESOTA		
58	NWA Federal Credit Union, Bloomington	332,623	58
64	IBM Mid America Emp. Federal CU, Rochester	309,735	70
	MISSOURI		
30	TWA Credit Union, Kansas City	510,492	24
	NEVADA		
95	Nevada Federal Credit Union, Las Vegas	269,601	95
	NEW HAMPSHIRE		
67	St. Mary's Bank Credit Union, Manchester	300,543	62
	NEW YORK		
12	IBM Hudson Valley Employees Federal Credit Union, Poughkeepsie	739,010	12
27	IBM Endicott/Owego Emp. Federal CU, Endicott	547,177	29
29	Bethpage Federal Credit Union, Bethpage	511,870	31
48	Municipal Credit Union, New York	363,353	48
63	IAG Federal Credit Union, Rye	312,223	63
66	United Nations Federal Credit Union, New York	305,619	86
79	Teachers Federal Credit Union, Farmingville	289,134	75
81	Melrose Credit Union, Woodside	285,147	93
	NORTH CAROLINA		
2	State Employees Credit Union, Raleigh	2,348,541	2
70	IBM Coastal Employees Federal CU, Raleigh	296,994	92
73	Reynolds Carolina Credit Union, Winston-Salem	294,944	57
	OHIO		
80	Wright-Patt Credit Union, Fairborn	287,561	80
	OKLAHOMA		
21	Tinker Credit Union, Tinker AFB	586,797	16
	OREGON		
61	Portland Teachers Credit Union	330,496	67
	PENNSYLVANIA		
17	Pennsylvania State Emp. Credit Union, Harrisburg	626,484	28
44	Police & Fire Federal Credit Union, Philadelphia	412,399	40
92	USAIR Federal Credit Union, Coraopolis	272,450	109
	SOUTH CAROLINA		
55	Charleston Naval Shipyard Federal CU	349,472	46
86	Springmaid Federal Credit Union, Lancaster	279,480	87
	TENNESSEE		
60	Eastman Credit Union, Kingsport	330,674	63
	TEXAS		
7	American Airlines Emp. Federal CU, DFW Airport	993,786	8
22	Security Service Federal CU, San Antonio	566,924	19
23	San Antonio Federal Credit Union	565,631	21
33	Texins Credit Union, Dallas	487,244	32
39	Randolf-Brooks Federal CU, Universal City	443,852	44
42	Dallas Teachers Credit Union	424,302	43
51	Government Employees Credit Union of El Paso	358,690	51
89	Texas Dow Employees CU, Lake Jackson	274,136	91
	UTAH		
18	America First Credit Union, Riverdale	616,189	18
87	Mountain America Credit Union, Salt Lake City	277,050	72
	VIRGINIA		
1	Navy Federal Credit Union, Merrifield	4,574,575	1
4	Pentagon Federal Credit Union, Alexandria	1,325,059	4
50	Langley Federal Credit Union, Hampton	358,972	54
52	Northwest Federal Credit Union, Herndon	357,024	49
56	Newport News Shipbuilding Employees CU	342,436	56
88	Naval Air Federal Credit Union, Virginia Beach	274,948	105
	WASHINGTON		
5	Boeing Employees Credit Union, Seattle	1,310,242	5
82	Washington State Employees Credit Union, Olympia	281,366	89

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Credit Union Summary Statistics

December 31, 1990, compared with December 31, 1989 (dollars in millions)

	Total Assets 12/31/90	Total Assets 12/31/89	Members 12/31/90	Members 12/31/89	Total Capital 12/31/90	Total Capital 12/31/89	Net Income 1990	Net Income 1989
Top 10	16,012.1	14,315.7[1]	2,721,356	2,647,122	1,079.6	926.1	104.3	84.5
Top 25	25,533.6	23,041.6[1]	4,534,346	4,299,703	1,795.7	1,541.6	174.5	168.9
Top 50	36,729.7	33,277.2[1]	6,756,753	6,367,886	2,635.7	2,233.5	360.7	275.4
Top 100	51,841.4	47,122.4[1]	9,882,100	9,400,308	3,840.4	3,320.4	456.4	410.4
Federally-chartered CUs	130,210.5	119,962.9	36,252,000	35,347,000	10,583.5	9,393.6	1,085.0	1,051.2
Federally-insured state CUs	68,068.5	62,561.2	19,437	18,633	5,712.6	5,077.7	627.1	611.2
State-insured state CUs	20,290.8	17,110.5	5,146	4,868	1,629.6	1,284.7	177.1	154.1
All Credit Unions	218,566.9	199,634.6	60,835	58,848	17,925.7	15,756.0	1,889.3	1,816.5
Total number of CUs	14,274	14,884						

Data Source: The data were provided by **Callahan & Associates, Inc.**, Washington, D.C. (1)— Totals are for the credit unions ranking among the top 100 in 1989

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A

ABN Amro Holding N.V., Amsterdam, Netherlands: 102, 103, 104
ABQ Bank, FSB, Albuquerque, N.M.: 122, 124, 128, 130
Affiliated Bank Dupage, Addison: 24
Affiliated Bank Morton Grove: 24
Affiliated Bank Western NA: 24
Affiliated Bank. Franklin Park, Ill.: 16, 18, 24
Affiliated Bank/Chicago: 24
Affiliated Bank/North Shore NA, Chicago: 24
Ahmanson & Co., Los Angeles: 114
Aichi Bank, Ltd., Nagoya: 95, 96, 99
Alaska USA Federal Credit Union, Anchorage: 132, 133
Albany Savings Bank, FSB, N.Y.: 121, 125, 127, 130
Algemene Bank Nederland, Amsterdam, Netherlands: 93, 99, 106, 110
Alliance Mortgage Co., Jacksonville, Fla.: 115, 118
Allied Irish Banks Plc., Dublin Ireland: 94, 98, 106
Altus Bank, FSB, Mobile, Ala.: 118, 121, 123, 126, 127, 129
Altus Mortgage Corp., Mobile, Ala.: 115, 118
Alva State Bank & Trust Co., Okla.: 52, 53
Amalgamated Bank of New York: 22, 45, 46
Amboy-Madison National Bank, Old Bridge Twp., N.J.: 36, 40, 41, 43
Ameribanc Savings Bank, Annandale, Va.: 122, 126, 128, 130
America First Credit Union, Riverdale, Utah: 132, 133
America's Mortgage Co., Springfield, Ill.: 115, 118
American Airlines Emp. Federal CU, DFW Airport, Tex.: 132, 133
American Bank & Trust Co., Chicago: 34
American Bank, Arlington: 25
American Charter Federal S & L Assn., Lincoln, Neb.: 122, 124, 128, 129
American Electronics Assoc. CU, Sunnyvale, Calif.: 132, 133
American Express Bank Ltd., New York: 95, 101
American Express Centurion Bank, Newark, Del.: 14, 18, 20, 30, 38, [illegible] 63, 64, 65, 97, 101
American Express Co., New York: 102, 103, 104
American Federal Bank, FSB, Dallas: 121, 126, 127, 130
American Federal Bank, FSB, Greenville, S.C.: 122, 125, 128, 130
American General Financial Center Trust Co., Mountain View, Calif.: 40, 41
American Home Funding, Inc., Richmond: 115, 118
American National Bank & Trust Co., Chattanooga, Tenn.: 40
American National Bank & Trust Co., Chicago, Illinois: 14, 18, 21, 28, 29
American National Bank, Bakersfield: 24
American Pioneer Savings Bank, Orlando, Fla.: 121, 123, 128, 129
American River Bank, Sacramento, Calif.: 52, 53
American Savings & Loan Assn. of Florida, Miami: 120, 123, 127, 129
American Savings Bank, FA, Irvine, Calif.: 95, 101, 120, 123, 127, 129
American Savings Bank, FSB, Honolulu: 121, [illegible] 126, 127, 129
American Savings Bank, FSB, White Plains, N.Y.: 120, 125, 127, 130
American Savings Bank, New Britain, Conn.: 122, 123, 126, 128, 129
American Savings Bank, Stockton: 126
American Security Bank NA, Dist. Of Columbia: 12, 18, 20, 30, 32, 33, 34, 36, 40, 41, 43, 45, 46, 50, 70
AmeriFed Federal Savings Bank, Joliet, Ill.: 122, 124
AmeriFirst Federal Savings Bank, Miami: 120, 123, 127, 129
Ameritrust Co. NA, Cleveland, Ohio: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 43, 46, 47, 50, 62, 70, 97, 101,
Ameritrust Corp., Cleveland, Ohio: 62, 63, 69, 67, 71, 72, 73, 74, 75, 78, 80, 82, 84, 89
Ameritrust National Bank Michiana, Elkhart, Ind.: 35
Ameritrust National Bank-Central, Indianapolis: 35
Amoskeag Bank Shares, Inc., Manchester, New Hampshire: 88
Amoskeag Bank, Manchester, N.H.: 122, 124, 126, 128, 130
AmSouth Bancorp., Birmingham, Ala.: 75, 78, 80, 82, 84
AmSouth Bancorporation, Birmingham, Ala.: 62, 63, 64, 65, 67, 68, 77, 87, 118
AmSouth Bank Birmingham NA, Ala. : 32, 33, 34, 38, 41, 43
AmSouth Bank Florida, Pensacola: 35
AmSouth Bank NA, Birmingham, Ala.: 12, 18, 20, 28, 29, 30, 45, 47, 50, 62, 97, 101
AmSouth Mortgage Co., Inc., Birmingham, Ala.: 115, 118
Amsterdam-Rotterdam Bank, Amsterdam: 93, 99
Amwest Savings Assn., Bryan, Tex.: 120, 125, 127, 130
AN-HYP N.V., Antwerp: 97, 98
Anchor Mortgage Services, Inc., Albion, N.Y.: 115, 118
Anchor Savings & Loan Assn., Madison, Wis.: 121, 126, 128, 130
Anchor Savings Bank FSB, Northport, N.Y.: 97, 101, 118, 120, 125, 127, 130
Andrews Federal Credit Union, Suitland, Md.: 132, 133
ANZ Grindlays Bank, Plc, London: 96, 100
Aomori Bank, Ltd.: 96, 99
Apple Bank For Savings, New York: 120, 125, 127, 130
Arab Bank Plc., Amman, Jordan: 97, 99
Arab Banking Corp., Manama: 95, 98
ARCS Mortgage, Inc., Calabasas, Calif.: 115, 118
Ashikaga Bank, Ltd., Utsunomiya Japan: 94, 99
Ashton State Bank, Neb.: 54, 55
ASLK-CGER Bank, Brussels: 98
Associated Banc-Corp., Green Bay, Wis.: 80, 82
Associates National Mortgage Corp., Irving, Tex.: 115, 118
Astoria Fed'l Svgs & Loan Assn., Queens, New York: 120, 125, 127, 130
Athens State Bank, Illinois: 54, 55
Atlanta Postal Credit Union: 132, 133
Atlantic Bank of New York: 36, 43
Atlantic Financial Savings, FA, Bala Cynwyd, Pa.: 25, 101, 120, 125, 126, 127, 130
Attleboro-Pawtucket Savings Bank, Pawtucket, R.I.: 122, 125
Australia & New Zealand Banking Group, Ltd., Melbourne: 93, 98, 102, 103, 104
Avery County Bank, Newland, North Carolina: 54, 55
Awa Bank, Ltd., Tokushima: 95, 99

B

Baden-Wuerttembergische Bank, Stuttgart: 96, 98
Baltimore Bancorp, Maryland: 88
Banc One Corp., Columbus, Ohio: 60, 63, 64, 65, 67, 69, 71, 72, 73, 74, 75, 77, 80, 82, 84, 89, 90, 118
Banc One Mortgage Corp., Indianapolis: 115, 118
Banca Catalana, Barcelona: 97, 100
Banca Commerciale Italiana, Milan, Italy: 93, 97, 98, 102, 103, 104, 106,
Banca della Svizzera Italiana, Lugano: 97, 100
Banca Nazionale del Lavoro, Rome: 93, 98, 102, 103, 104, 106
Banca Nazionale dell'Agricoltura, Rome Italy: 94, 98
Banca Popolare dell'Emilia, Modena: 97, 98
Banca Popolare di Bergamo: 96, 98
Banca Popolare di Milano, Milan Italy: 94, 98
Banca Popolare di Novara Italy: 94, 97, 98
Banca Popolare di Verona: 97, 98
Banca Provinciale Lombarda, Bergamo: 96, 98
Banca San Paolo di Brescia: 97, 98
Banca Serfin, Mexico City: 95, 99
Banca Toscana, Florence: 95, 98
BanCal Tri-State Corp., San Francisco, Calif.: 62, 63, 67, 68, 80, 82, 84, 87
BancBoston Mortgage Companies, Inc., Jacksonville, Fla.: 114, 115, 118
BancFlorida, FSB, Naples: 121, 123, 127, 129
BancNewEngland Mortgage Co., Inc., East Providence, R.I.: 115, 118
Banco Ambrosiano Veneto, Milan Italy: 94, 98
Banco Atlantico, Barcelona: 97, 100
Banco Bilbao Vizcaya, Bilbao: 93, 100, 102, 103, 104
Banco Bradesco, S.A., Osasco, Brazil: 96, 98, 101
Banco Central Corp., Hato Rey, P.R.: 16, 19, 22, 107
Banco Central Corp., San Juan. P.R.: 34
Banco Central, Madrid, Spain: 94, 100, 106
Banco de la Nacion Argentina, Buenos Aires: 110
Banco de la Provincia de Buenos Aires, Argentina: 96, 101
Banco de Ponce, San Juan: 25, 39
Banco Santander Puerto Rico, Hato Rey: 25
Banco de Sabadell: 96, 100
Banco de Santander, Spain: 106
Banco di Napoli, Naples, Italy: 93, 98, 102, 103, 104, 106
Banco di Napoli, New York: 107
Banco di Roma, Rome: 93, 98, 102, 103, 104, 106
Banco di Roma, San Francisco: 106, 107
Banco di Santo Spirito, Rome Italy: 94, 98
Banco di Sardegna, Sassari: 96, 98
Banco di Sicilia, Palermo Italy: 94, 98
Banco do Brasil, Brasilia: 93, 98, 101, 103, 104
Banco do Estado de Sao Paulo: 95, 98
Banco Espanol de Credito, Madrid: 93, 100
Banco Espirito Santo e Comercial, Lisbon: 97, 99
Banco Exterior de Espana, Madrid Spain: 94, 100
Banco Hispano-Americano, Madrid Spain: 94, 100, 109
Banco Itau, Sao Paulo, Brazil: 96, 98, 101
Banco Lariano, Como: 96, 98
Banco Nacional de Mexico, Mexico City Mexico: 94, 99
Banco Nacional de Mexico, New York: 107
Banco Pastor, La Coruna: 97, 100
Banco Pinto & Sotto Mayor, Lisbon: 97, 99
Banco Popular de Puerto Rico, San

Where to Find Your Company's Statistics

Juan, P.R.: 12, 19, 20, 25, 28, 29, 30, 34, 35, 38, 62, 70, 90, 97, 101
Banco Popular Espanol, Madrid Spain: 94, 100
Banco Portugues do Atlantico, Oporto: 96, 99
Banco San Geminiano e San Prospero, Modena: 97, 98
Banco Santander Puerto Rico, Hato Rey: 14, 19, 21, 34, 35, 39, 107
Banco Santander Spain: 94, 110
Banco Santander: 100
Banco Totta & Acores, Lisbon: 97, 99
Banco Union, S.A.C.A., Caracas, Venezuela: 110
Banco Zaragozano, Spain: 110
BancOhio National Bank, Columbus, Ohio: 14, 19, 20, 28, 29, 30, 34, 38, 43, 46, 47, 50, 70
BancOklahoma Corp., Tulsa, Oklahoma: 80, 82, 90
Bancomer, Los Angeles: 107
Bancomer, Mexico City: 95, 99
Bancorp Hawaii, Inc., Honolulu, Hawaii: 62, 63, 64, 65, 67, 68, 72, 73, 74, 75, 77, 78, 80, 82, 84
BancPlus Federal Savings Assn., Pasadena, Tex.: 118, 122, 126
BancPlus Mortgage Corp., San Antonio, Tex.: 115, 118
Bangkok Bank, Ltd.: 95, 100
Bank Dagang Negara, Jakarta: 97, 98
Bank Excelsior NA: 24
Bank fuer Arbeit und Wirtschaft, Vienna: 95, 98
Bank fuer Gemeinwirtschaft, Frankfurt Germany: 94, 98
Bank Fund Staff Federal CU, Washington D.C.: 132, 133
Bank Hapoalim, Tel-Aviv Israel: 94, 98
Bank IV Wichita NA, Kansas: 16, 18, 22, 24, 40, 41
Bank Leu Ltd., Zurich, Switzerland: 96, 100, 110
Bank Leumi le-Israel, Tel-Aviv Israel: 94, 98, 106
Bank Leumi Trust Co., New York: 14, 19, 21, 28, 29, 34, 36, 46, 89, 107
Bank Mees & Hope, Amsterdam: 95, 99
Bank Melli Iran, Tehran: 93, 98, 102, 103, 104
Bank Negara Indonesia 1946, Jakarta: 96, 98
Bank North NA, Crystal, Minn.: 24
Bank of America Arizona, Phoenix: 12, 18, 21, 24, 26, 70
Bank of America Nevada, Reno: 35
Bank of America NT&SA, San Francisco, Calif.: 12, 18, 20, 24, 28, 29, 30, 33, 34, 38, 41, 43, 45, 47, 50, 60, 70, 93, 101, 115, 118
Bank of America, FSB, Portland, Ore.: 101, 120, 125, 126, 127
Bank of Arlington: 25
Bank of Baltimore, Maryland: 18, 21, 24, 34, 38, 41, 43, 45, 46, 47, 48
Bank of Baroda: 97, 98
Bank of Boston Connecticut, Waterbury, Conn.: 14, 18, 22, 34, 36, 40, 41, 43
Bank of Boston Corp., Mass.: 60, 63, 67, 68, 69, 71, 72, 73, 74, 75, 76, 78, 80, 82, 84, 114, 118
Bank of Boulder, Colo.: 52, 53
Bank of California NA, San Francisco, Calif.: 12, 18, 20, 28, 29, 30, 32, 33, 34, 39, 41, 43, 62, 70, 97, 101, 107
Bank of Canton of California, San Francisco: 35
Bank of Commerce, Chouteau, Okla.: 54, 55
Bank of Commerce, Mc Loud, Okla.: 54, 55
Bank of Communications, Taipei: 96, 100
Bank of Credit & Commerce Hong Kong Ltd.: 110
Bank of Credit & Commerce International, Luxembourg: 110
Bank of Delaware, Wilmington, Delaware: 16, 18, 22, 34, 39, 41, 43, 46
Bank of Fordland, Missouri: 54, 55
Bank of Fukuoka, Ltd. Japan: 95, 99
Bank of Fyffe, Ala.: 54, 55
Bank of Granite, Granite Falls, N.C.: 52, 53
Bank of Hawaii, Honolulu, Hawaii: 12, 18, 20, 28, 29, 30, 32, 33, 34, 38, 41, 43, 45, 47, 48, 50, 62, 70, 96, 101,
Bank of Heath Springs, S.C.: 54, 55
Bank of Holland, N.Y.: 54, 55
Bank of Ikeda, Ltd.: 96, 99
Bank of India, Bombay: 96, 98
Bank of Ireland, Dublin Ireland: 94, 98, 110
Bank of Iwate, Ltd., Morioka: 95, 99
Bank of Kansai, Ltd., Osaka, Japan: 94, 95, 97, 99, 110
Bank of Locust Grove, Okla.: 54, 55
Bank of Mid-Jersey, Bordentown Twp., N.J.: 35, 36
Bank of Mississippi, Tupelo, Mississippi: 16, 18, 22, 40, 41
Bank of Montreal, Chicago: 93, 98, 102, 103, 104, 106, 107, 110
Bank of Mountain View, Ark.: 52, 53
Bank of Nagoya Bank, Ltd., Japan: 95, 99, 110
Bank of New England Corp., Boston, Mass.: 60, 63, 75, 80, 82, 84, 88, 118
Bank of New England NA, Boston, Mass.: 12, 18, 20, 24, 26, 28, 29, 30, 32, 33, 34, 38, 41, 43, 45, 46, 47, 50, 60, 95, 101
Bank of New England North, Lowell: 24
Bank of New England Old Colony, Providence, R.I.: 24
Bank of New England South NA, Brockton, Mass.: 24
Bank of New England, Worcester: 24
Bank of New Hampshire NA, Manchester: 36
Bank of New York, Wilmington, Delaware: 16, 18, 21, 38, 41
Bank of New York Co., Inc., N.Y.: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 77, 80, 82, 84, 89, 118
Bank of New York, New York: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 43, 47, 50, 60, 70, 94, 101
Bank of New Zealand, Ltd., Wellington: 96, 99
Bank of New Zealand, Wellington : 110
Bank of Nova Scotia, Atlanta: 107
Bank of Nova Scotia, Toronto, Canada: 93, 98, 102, 103, 104, 106
Bank of Okinawa, Ltd., Naha: 97, 99
Bank of Oklahoma NA, Tulsa: 16, 19, 22, 34, 36
Bank of Okolona, Miss.: 54, 55
Bank of Osaka, Ltd.: 95, 99
Bank of Saga, Ltd.: 96, 99
Bank of Scotland, Edinburgh: 94, 100
Bank of Seoul, Korea: 93, 99, 102, 103, 104
Bank of Southside Virginia, Carson, Virginia: 52, 53
Bank of Sumner, Wash.: 54, 55
Bank of Taiwan, Taipei Taiwan: 94, 100
Bank of Talmage, Neb.: 54, 55
Bank of Telluride, Colo.: 54, 55
Bank of the Pacific, Long Beach, Wash.: 54, 55
Bank of the Ryukyus, Ltd., Naha: 96, 99
Bank of the West, San Francisco, Calif.: 24
Bank of the West, Walnut Creek, Calif.: 14, 18, 21, 24, 34, 39, 41, 43, 107
Bank of Tokyo Ltd., Los Angeles: 107
Bank of Tokyo Ltd., New York: 107
Bank of Tokyo Ltd., Tokyo: 93, 99, 102, 103, 104, 106, 109, 110
Bank of Tokyo Trust Co., New York: 12, 19, 20, 23, 28, 29, 30, 32, 33, 34, 35, 63, 64, 65, 70, 84, 89, 97, 101, 107
Bank of Western Oklahoma, Elk City, Oklahoma: 52, 53
Bank of Yokohama, Ltd.: 93, 99, 102, 103, 104
Bank One Akron NA, Ohio: 46
Bank One Cleveland NA : 46, 48
Bank One Columbus NA, Ohio: 36, 38, 43, 46, 50, 60
Bank One Dayton NA, Ohio: 39, 43, 46, 50
Bank One Indianapolis NA: 46
Bank One Milwaukee NA, Wis.: 34, 46
Bank One NA, Indianapolis: 34
Bank One Texas NA, Dallas: 30, 38, 45, 46, 47, 48, 70
Bank One Youngstown NA, Ohio: 40, 46
Bank One, Akron, NA, Ohio: 16, 19, 22, 40, 43
Bank One, Cleveland, NA: 16, 19, 22, 40
Bank One, Columbus, NA, Ohio: 14, 19, 21
Bank One, Dayton, NA, Ohio: 14, 19, 21
Bank One, Indianapolis, NA, Indiana: 14, 18, 21, 28, 29, 39, 41, 43
Bank One, Milford, NA, Ohio: 43
Bank One, Milwaukee NA, Wis.: 14, 19, 21, 40, 43
Bank One, Texas, NA, Dallas, Texas: 12, 19, 20, 25, 26, 28, 29, 50, 95, 101
Bank Rakyat Indonesia, Jakarta: 96, 98
Bank Saderat Iran, Tehran: 93, 98, 102, 103, 104
Bank South Corp., Atlanta, Ga.: 62, 63, 67, 68, 75
Bank South NA, Atlanta, Fla.: 14, 18, 21, 34, 36, 41, 43, 45, 47, 50, 62
Bank Wayzata NA: 24
Bank Western, FSB, Denver: 120, 123, 127, 129
BankAmerica Corp., San Francisco, Calif.: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 77, 78, 80, 82, 84, 87, 90, 102, 103, 104, 118
BankAtlantic, FSB, Fort Lauderdale, Fla.: 121, 123, 127, 129
BankEast, Manchester, N.H.: 36
Bankers S&LA, Galveston: 25
Bankers Savings, Perth Amboy, N.J.: 121, 124, 126, 128, 130
Bankers Trust, Wilmington, Delaware: 16, 18, 21, 23, 28, 29, 35
Bankers Trust Co., New York, N.Y.: 12, 19, 20, 28, 29, 30, 32, 33, 34, 40, 45, 46, 47, 48, 50, 60, 63, 64, 65, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 80, 82, 84, 89, 93, 101, 102, 103, 104
Bankorp Ltd., Johannesburg: 96, 99
Banks of Iowa, Inc., Des Moines, Iowa: 88
Banks of Mid-America, Inc., Oklahoma City, Oklahoma: 80, 82, 84, 90
BanPonce Corp., Ponce, P.R.: 62, 63, 64, 65, 67, 69, 75, 90
Banque Bruxelles Lambert, Brussels: 93, 98, 102, 103, 104
Banque Cantonale de St. Gallen: 96, 100
Banque Cantonale de Zurich Switzerland: 94, 100
Banque Cantonale Vaudoise, Lausanne: 96, 100
Banque Commerciale pour l'Europe du Nord, Paris, France: 101
Banque et Caisse d'Epargne de l'Etat, Luxembourg: 95, 99
Banque Francaise du Commerce Exterieur, Paris : 94
Banque Francaise du Commerce Exterieur, Paris: 98, 110
Banque Generale du Luxembourg: 95, 99
Banque Indosuez, Paris: 93, 98, 110
Banque Internationale a Luxembourg: 95, 99
Banque Misr, Cairo: 97, 98
Banque Nationale de Paris : 93, 98, 102, 103, 104, 106
Banque Paribas Belgique, Brussels: 95, 98

Where to Find Your Company's Statistics

Banque Paribas, Houston: 107
Banque Paribas, Paris: 93, 98
Banque Regionale d'Escompte et de Depots, Paris: 95, 98
Banque Worms, Paris: 95, 98
Barclays American Corp., Charlotte, N.C.: 118
Barclays American/Mortgage Corp., Charlotte, N.C.: 114, 115, 118
Barclays Bank of Delaware NA, Wilmington, Delaware: 40, 41
Barclays Bank of New York NA, New York: 14, 19, 21, 32, 33, 34, 36, 39, 43, 89, 107
Barclays Bank Plc, London: 93, 100, 102, 103, 104, 106, 114, 110
Barclays Bank, Madrid: 97, 100
Barclays Bank, Paris, France: 96, 98, 101
Barclays Bank, Plc, New York: 107
Barnett Bank Atlanta: 36
Barnett Bank of Central Fla. NA, Orlando, Fla.: 14, 18, 21, 34, 36, 38, 41
Barnett Bank of Jacksonville NA, Fla.: 16, 18, 22, 24, 34, 36, 41
Barnett Bank of Lee Cty NA, Ft. Myers, Fla.: 34, 35, 40, 41
Barnett Bank of Manatee County NA, Bradenton, Fla.: 40, 41
Barnett Bank of Palm Beach County, West Palm Beach: 14, 18, 21, 24, 34, 39, 41
Barnett Bank of Pasco County, Holiday, Fla.: 36, 40, 41
Barnett Bank of Pinellas Cty., St. Petersburg, Fla.: 14, 18, 21, 24, 34, 38, 41, 45, 47, 48
Barnett Bank of Polk County, Lakeland, Fla.: 40, 41
Barnett Bank of South Florida NA, Miami, Fla.: 12, 18, 20, 24, 30, 32, 33, 34, 36, 38, 41, 43, 47, 60, 70
Barnett Bank of Southwest Fla., Sarasota, Fla.: 16, 18, 22, 34, 39, 41, 47, 48
Barnett Bank of Tampa NA, Fla.: 16, 18, 22, 34, 36, 40, 41
Barnett Bank of Volusia Cty. DeLand, Fla.: 16, 18, 40, 41
Barnett Bank Treasure Coast, Port St. Lucie, Fla.: 36
Barnett Bank, Naples, Fla.: 36
Barnett Banks Inc., Jacksonville, Fla.: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 77, 80, 82, 84, 118
Barnett Mortgage Company, Jacksonville, Fla.: 115, 118
Bay View Federal Bank, FSB, San Mateo, Calif.: 121, 123, 127, 129
BayBank Boston NA: 35, 43
BayBank Harvard Trust Co., Cambridge, Mass.: 16, 18, 22, 36
BayBank Merrimack Valley NA, Andover: 24
BayBank Middlesex, Burlington, Mass.: 14, 18, 21, 24, 32, 33, 36, 38, 41, 43, 45, 62
BayBank Norfolk County Trust Co.: 24
BayBank South, Dedham, Mass.: 16, 18, 22, 24, 36, 39, 41. 43
BayBank Southeast NA, Taunton: 24
BayBank Valley Trust Co., Springfield, Mass.: 36
BayBanks, Inc., Boston, Mass.: 62, 63, 67, 68, 71, 72, 73, 74, 75, 84, 88, 90
Bayerische Hypotheken-und Wechsel-Bank, Munich: 93, 98, 102, 103, 104
Bayerische Landesbank Girozentrale, Munich: 93, 98, 102, 103, 104
Bayerische Vereinsbank, Munich: 93, 98, 102, 103, 104
BB&T Financial Corp., Wilson, N.C.: 62, 63, 64, 65, 67, 68, 75, 89
Beach Federal Savings & Loan Assn., Boynton Beach, Fla.: 121, 123, 128, 129
Bell Federal Savings & Loan Assn., Chicago: 121, 124, 127, 129
Bell Savings Bank, PaSA, Upper Darby, Pa.: 122, 125, 128, 130
Bellco Credit Union, Denver: 132, 133
Beneficial Savings Bank, Philadelphia: 121, 125, 128, 130
Benjamin Franklin Federal Savings Assn., Houston: 121, 126, 128, 130
Benjamin Franklin Savings Assn., Houston: 118
Beogradska Banka, Belgrade: 96, 100
Bergen Bank, Oslo, Norway: 110
Berkeley Federal Savings Bank, Millburn, N.J.: 122, 124, 128, 130
Berliner Bank, Berlin Germany: 94, 98
Berliner Commerzbank, Berlin: 97, 98
Berliner Handels und-Frankfurter Bank, Frankfurt Germany: 94, 98
Bessemer Group, Inc., Woodbridge, N.J.: 80, 82, 84
Bethpage Federal Credit Union, Bethpage, N.Y.: 132, 133
Beverly Hills Fed. Svgs Bank, Laguna Hills, Calif.: 121, 123, 128, 129
BFG Luxembourg: 97, 99
Bilbao Bizkaia Kutxa, Bilbao, Spain: 96, 100, 101
Binghamton Savings Bank, N.Y.: 122, 125, 128, 130
Biwako Bank, Ltd., Otsu: 97, 99
Blue Valley FS&LA. Kansas City: 24
Bluebonnet Savings Bank, FSB, Dallas: 121, 126, 127, 130
Boatmen's Bancshares Inc., St. Louis, Missouri: 60, 63, 64, 65, 67, 68, 71, 72, 73, 74, 75, 77, 78, 80, 82, 84, 88
Boatmen's First National Bank, Kansas City, Missouri: 14, 18, 21, 39, 41, 50
Boatmen's National Bank, St. Louis, Missouri: 12, 18, 20, 24, 28, 29, 30, 32, 33, 34, 38, 41, 43, 45, 46, 47, 48, 50, 60, 70, 96, 101
Boeing Employees Credit Union, Seattle, Wash.: 132, 133
Borel Bank & Trust Co., San Mateo, Calif.: 52, 53
Boston Five Cents Savings Bank FSB: 120, 124, 127, 129
Boston Safe Deposit & Trust Co., Mass.: 12, 18, 20, 30, 38, 41, 43, 47, 48, 63, 70, 80, 82, 84, 97, 101
Boulevard Bank NA, Chicago: 36
Bowest Corp., La Jolla, Calif.: 114, 115, 118
Bowest Holding Corp., San Diego, Calif.: 114, 118
Branch Banking & Trust Co., Wilson, N.C.: 14, 19, 21, 32, 33, 34, 39, 43, 45, 62
Breda Savings Bank, Iowa: 54, 55
Bremer Landesbank, Bremen Germany: 94, 98
Bridges, Minchew & Wheeler Inc., Savannah, Ga.: 118
Bright Banc SA, Dallas: 25
Brighton Bank, Salt Lake City, Utah: 52, 53
Broad National Bancorp., Newark, N.J.: 78
Brockton Credit Union, Mass.: 132, 133
Brookwood National Bank, Oklahoma City: 25
Brown Brothers Harriman & Co., New York: 16, 19
Bucks County Bank & Trust Co., Perkasie, Pa.: 43
Buena Vista National Bank, Chester, Ill.: 52
Bullitt County Bank, Shepherdsville, Ky.: 54, 55
Bunkie Bank & Trust Co., La.: 52, 53
Byron Center State Bank, Byron Center, Mich.: 52, 53

C

C&S Real Estate Services, Inc., Tucker, Ga.: 115, 118
C&S Sovran Corp., Norfolk, Va.: 60, 63, 64, 65, 67, 69, 71, 72, 73, 74, 75, 76, 80, 82, 84, 118
C.O.B.-Caisse d'Epargne Privee, Brussels: 95, 98
Caisse Centrale des Banques Populaires, Paris: 94, 98
Caixa Geral de Depositos, Lisbon: 95, 99
Caja de Ahorros de Alicante y Murcia, Alicante: 97
Caja de Ahorros de Cataluna, Barcelona: 96
Caja de Ahorros de Galicia, La Coruna: 97
Caja de Ahorros de Valencia: 97
Caja de Ahorros Provincial de Guipuzcoa, San Sebastian, Spain: 97, 101
Caja de Ahorros y de Pensiones de Barcelona : 93, 102, 103, 104
Caja de Ahorros y Monte de Piedad de Zaragoza: 97
Caja de Madrid: 94
California Federal Bank, FSB, Los Angeles: 95, 101, 120, 123, 127, 129
California Republic Bank, Bakersfield, Calif.: 34, 36
Canadian Imperial Bank of Commerce, Toronto : 93, 98, 102, 103, 104, 106, 110
Canadian Imperial Holdings, Inc., New York: 89
Canara Bank, Bangalore: 97, 98
Cantonal Bank of Berne: 96
Capital Bank, Miami: 34
Capital Federal Savings & Loan Assn., Aurora, Colo.: 122, 123, 129
Capital Guardian Trust Co., Los Angeles: 80, 82, 84
Capitol Federal Savings & Loan Assn., Topeka, Kan.: 120, 124, 127, 129
Cardinal Federal Savings Bank, Cleveland: 121, 125, 127, 130
Carolina Mountain Bank, Highlands: 25
Carteret Savings Bank, FA, Morristown, N.J.: 120, 124, 126, 127, 130
Casco Northern Bank NA, Portland, Me.: 16, 18, 22, 36, 40, 41
Cassa di Risparmio delle Provincie Lombarde, Milan: 93, 98, 102, 103, 104
Cassa di Risparmio di Firenze, Florence: 96, 98
Cassa di Risparmio di Genova e Imperia, Genoa: 97, 98
Cassa di Risparmio di Padova e Rovigo, Padova: 96, 98
Cassa di Risparmio di Torino, Turin: 94, 98
Cassa di Risparmio di Verona, Vicenza & Belluno, Verona: 95, 98
Cassa di Risparmio in Bologna: 97, 98
Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo: 95
Cathay Bank, Los Angeles: 35
CCB Financial Corp., Durham: 89
Centerbank Mortgage Co., Waterbury, Conn.: 115, 118
Centerbank, Waterbury, Conn.: 118, 121, 123, 127, 129
Central Arizona Bank, Chandler: 24
Central Bancshares of the South Inc., Birmingham, Ala.: 62, 64, 65, 67, 68, 75, 87
Central Bank Denver NA: 40, 41
Central Bank of India, Bombay: 97, 98
Central Bank of the South, Birmingham, Ala.: 14, 18, 21, 32, 33, 34, 38, 41, 43, 45, 47, 62
Central Carolina Bank & Trust Co. NA, Durham, N.C.: 16, 22, 25, 34, 40, 42, 43
Central Federal Savings Bank, Mineola, N.Y.: 122, 125, 128, 130
Central Fidelity Bank, Richmond, Va.: 12, 19, 20, 30, 32, 33, 34, 38, 42, 43, 45, 47, 62, 70
Central Fidelity Banks Inc., Richmond: 62, 64, 65, 67, 69, 75, 90

Where to Find Your Company's Statistics

Central Jersey Bancorp, Freehold: 89
Central Jersey Bank & Trust Co., Freehold Twp., N.J.: 16, 19, 22, 35, 43
Central National Bank of Waco, Tex.: 50
Central Trust Co. NA, Cincinnati: 34, 39, 42, 43, 45, 46
Central Trust Co. of Northeastern Ohio NA, Canton: 40, 42
Central Trust Co., NA, Cincinnati: 14, 19, 21
Centrale Raiffeisenkas van Belgische Boerenbond, Leuven: 94, 98
CenTrust Mortgage Corp., Deerfield Beach, Fla.: 115, 118
Centura Bank, Rocky Mount, N.C.: 14, 19, 22, 25, 34, 40, 42, 43
Century Federal S & L Assn., Pasadena, Calif.: 122, 123, 128, 129
Champion Federal S & L Assn., Bloomington, Ill.: 120, 124, 127, 129
Chang Hwa Commercial Bank, Ltd., Taipei, Twaiwan: 94, 110
Channelview Bank, Tex.: 52, 53
Charleston Naval Shipyard Federal CU, S.C.: 132, 133
Charter Federal Savings Bank, Bristol, Va.: 128, 130
Charter Pacific Bank, Agoura Hills, Calif.: 52, 53
Chase Bank of Arizona, Phoenix: 40, 41
Chase Bank of Maryland, Baltimore: 39, 41, 43
Chase Bank of Ohio, Columbus: 35, 40, 42
Chase Federal Bank, Miami: 121, 123, 128, 129
Chase Home Mortgage Corp., Tampa, Fla.: 114, 115, 118
Chase Lincoln First Bank NA, Rochester, N.Y.: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 42, 43, 47, 48, 50, 70
Chase Manhattan Bank Florida NA, Tampa: 36
Chase Manhattan Bank NA, New York : 12, 19, 20, 24, 25, 28, 29, 30, 32, 33, 34, 36, 38, 42, 43, 45, 47, 50, 60, 70, 93, 101
Chase Manhattan Corp., N.Y.: 60, 63, 67, 68, 69, 71, 72, 73, 74, 75, 76, 80, 82, 84, 89, 102, 103, 104, 118
Chase Manhattan Bank USA, Wilmington, Del.: 12, 18, 22, 24, 38, 41, 43, 70, 96, 101
Chelsea State Bank, Mich.: 52, 53
Chemical Bank New Jersey NA, East Brunswick: 14, 19, 21
Chemical Bank New Jersey NA, Morristown: 32, 33, 34, 36, 38, 41, 43, 45, 47
Chemical Bank Texas NA, Richardson: 25
Chemical Bank, New York: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 42, 43, 45, 46, 47, 50, 60, 70, 94, 101
Chemical Banking Corp. NA: 60
Chemical Banking Corp., N.Y.: 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 80, 82, 84, 89, 102, 103, 104, 118
Chemical Mortgage Corp., Columbus, Ohio: 114, 115, 118
Chester Bank: 24
Chevy Chase Savings Bank, FSB, Md.: 120, 124, 127, 129
Chiba Bank Ltd., Chiba, Japan: 93, 99, 102, 103, 104, 109
Chiba Kogyo Bank, Ltd.: 95, 99
Chicago-Tokyo Bank: 35
Chinese American Bank, New York: 35
Chittenden Trust Co., Burlington, Ver.: 36, 40, 42, 43
Cho Hung Bank Ltd., Seoul, Korea: 94, 99, 110
Christiana Bank og Kreditkasse, Oslo: 94, 99, 110
Chugoku Bank, Ltd., Okayama: 94, 99
Chukyo Bank, Ltd., Nagoya: 96, 99
Chuo Trust & Banking Co. Ltd., Tokyo: 93, 99, 102, 103, 104, 106
Cimarron Federal S&L Assn., Muskogee, Okla.: 122, 125
CitFed Mortgage Corp. of America, Dayton, Ohio: 115, 118
Citibank (Arizona), Phoenix: 14, 18, 21
Citibank (Delaware), New Castle: 22
Citibank (Maryland) NA, Towson: 21, 38, 41
Citibank (Nevada) NA, Las Vegas: 21, 38, 41, 101
Citibank (New York State), Perinton: 14, 19, 20, 23, 30, 38, 42, 43, 47, 48, 70
Citibank (South Dakota) NA, Sioux Falls: 14, 19, 20, 38, 42, 70, 96, 101
Citibank Arizona, Phoenix: 24, 34, 36, 39, 41, 43
Citibank Delaware, New Castle: 50
Citibank Florida NA, Dania: 36, 40, 41
Citibank NA, New York: 12, 19, 20, 28, 29, 30, 32, 33, 34, 36, 38, 42, 43, 45, 47, 50, 60, 70, 93, 101
Citibank South Dakota, NA, Sioux Falls, S.D.: 30
Citibank, FSB, Chicago: 120, 124, 127, 129
Citibank, FSB, Miami: 121, 123, 126, 127, 129
Citibank, FSB, San Francisco: 97, 101, 120, 123, 127, 129
Citibank, FSB, Washington, D.C.: 122, 123, 128, 129
Citicorp Mortgage, Inc., St. Louis: 114. 115, 118
Citicorp, New York: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 80, 82, 84, 89, 90, 102, 103, 104, 118
Citizen First National Bank, Ridgewood, N.J.: 34
Citizens & Farmers Bank, West Point, Va.: 52, 53
Citizens & Southern Corp., Atlanta: 87
Citizens & Southern Nat'l Bk of Fla., Ft. Lauderdale: 34, 70
Citizens & Southern National Bank of S.C., Charleston : 32, 33
Citizens & Southern National Bank, Atlanta: 12, 18, 20, 28, 29, 32, 34, 38, 41, 43, 45, 46, 47, 50, 95, 101
Citizens & Southern National Bank, Charleston, S.C.: 34, 46, 50
Citizens & Southern National Bank, Columbia, S.C.: 14, 19, 21, 39, 42, 43
Citizens & Southern National Bank, Fort Lauderdale, Fla.: 12, 18, 20, 30, 32, 33, 38, 41, 43, 45, 46, 47, 70
Citizens and Southern National Bank, Atlanta: 30
Citizens B&T Co. of Grainger County, Rutledge, Tenn.: 52, 53
Citizens Bancorp, Laurel, Md.: 64, 65, 75
Citizens Bancorp, Riverdale: 88
Citizens Bank of Maryland, Laurel: 16, 18, 22, 34, 35, 39, 41, 46
Citizens Bank, Carthage, Tenn.: 52, 53
Citizens Bank, Delavan, Wis.: 52, 53
Citizens Bank, Fayette, Ala.: 52, 53
Citizens Bank, Oregon, Mo.: 54, 55
Citizens Commercial & Savings Bank, Flint, Mich.: 40, 41, 88
Citizens Federal Bank, FSB, Miami: 120, 123, 127, 129
Citizens Federal S & L Assn. of Dayton, Ohio: 118, 121, 125, 126, 127, 130
Citizens Fidelity B&T Co., Louisville: 48
Citizens Fidelity Bank & Trust Co., Louisville, Ky.: 14, 18, 20, 28, 29, 30, 32, 33, 34, 39, 41, 43, 45, 46, 47, 50, 70, 115, 118
Citizens Financial Group, Inc., Providence: 90
Citizens First National Bank, Ridgewood, N.J. : 14, 19, 21, 32, 33, 36, 39, 41, 43, 89
Citizens National Bank, Seoul: 95, 99
Citizens Savings Bank, Providence, R.I.: 120, 125, 126, 127, 130
Citizens State Bank, Butler, Ga.: 54
City Bank, Honolulu: 35
City Bank, Lynnwood, Wash.: 52, 53
City National Bank, Beverly Hills: 14, 21, 24, 28, 29, 32, 34, 39, 41, 43, 62
City National Bank, Miami: 33, 45
City National Corp., Beverly Hills, Calif.: 62, 63, 64, 65, 67, 68, 75, 87
City Savings, FSB, Somerset, N.J.: 120, 124, 127, 130
Citytrust Bancorp, Inc., Bridgeport: 87
Citytrust, Bridgeport, Conn.: 16, 18, 22, 23, 34, 36, 45, 48
Clayco State Bank, Claycomo, Mo.: 54, 55
Cleo State Bank, Cleo Springs, Okla.: 54, 55
Clydesdale Bank Plc, Glasgow: 97
Coast Bank, FSB, Sarasota, Fla.: 122, 123, 128, 129
Coast Federal Bank, Los Angeles: 96, 101, 120, 123, 127, 129
Coastal Banc Savings Assn., Houston: 128, 130
Coldwell Banker Comm'l Group, Inc., Los Angeles: 118
Coldwell Banker Mtge Bkg Services, Los Angeles: 115, 118
Collective Fed. Savings Bank, Egg Harbor City, N.J.: 120, 124, 127, 130
Colonial Bank, Huntsville, Ala.: 16. 22, 40, 41
Colonial Bank, Montgomery: 18
Colonial Nat'l Bank USA, Wilmington, Del.: 39, 41, 46, 48
Colorado National Bank, Denver: 22, 40, 41, 50
Colorado National Bankshares, Inc., Denver: 87
Columbia Banking Fed. S & L Assn., Rochester, N.Y.: 121, 125, 127, 130
Columbia Federal Savings Bank, Queens, New York: 121, 125, 128, 130
Columbia First Bank, FSB, Arlington, Va.: 121, 126, 127, 130
Columbia Savings & Loan Assn., Beverly Hills: 101, 120, 123, 126, 127, 129
Columbia Savings Assn., FA, Emporia, Kan.: 122, 124
Columbia Savings Bank, SLA, Fair Lawn, N.J.: 124, 128, 130
Columbia Savings, FS&LA, Englewood, Colo.: 120, 123, 127, 129
Comerica Bank - Ann Arbor NA: 24
Comerica Bank - Battle Creek: 24
Comerica Bank - Hackley NA: 24
Comerica Bank - Kalamazoo: 24
Comerica Bank - Midland: 24
Comerica Bank Lansing NA: 24
Comerica Bank NA, Jackson, Mich.: 16, 18, 22, 24, 46, 48
Comerica Bank-Detroit: 12, 18, 20, 28, 29, 30, 32, 33, 34, 38, 41, 43, 45, 46, 47, 48, 60, 70, 96, 101
Comerica Bank-Texas, Dallas: 46, 48
Comerica Inc., Detroit: 75, 80, 82, 84
Comerica Mortgage Corp., Auburn Hills, Mich.: 115, 118
Comerica, Inc., Detroit: 60, 63, 64, 65, 67, 68, 71, 73, 72, 74, 88, 118
ComFed Savings Bank, FA, Lowell, Mass.: 122, 124, 128, 129
Commerce Bancshares Inc., Kansas City, Mo.: 62, 64, 65, 80, 82, 84, 88
Commerce Bancshares, Inc.: 63, 67, 68
Commerce Bank NA, Cherry Hill, N.J.: 35
Commerce Bank of Kansas City NA, Mo.: 16, 18, 22, 50, 62
Commerce Bank of St. Louis NA, Clayton, Mo.: 14, 18, 22, 39, 41, 43
Commerce Federal Savings Assn., San Antonio, Tex.: 122, 126

Where to Find Your Company's Statistics

Commercial Bank of Greece, Athens: 97, 98
Commercial Bank of Korea Ltd., Seoul: 94, 99
Commercial Bank of Kuwait: 97, 99, 109
Commercial Federal Bank, FSB, Omaha, Neb.: 120, 124, 126, 127, 129
Commercial Federal Bank, Omaha, Neb.: 118
Commercial Federal Mortgage Corp., Omaha, Neb.: 115, 118
Commerzbank International, Luxembourg: 95, 99
Commerzbank, Frankfurt, Germany: 93, 98, 102, 103, 104, 106
Commonwealth Bank & Trust Co. NA, Williamsport, Pa.: 40, 42
Commonwealth Bank of Australia, Sydney: 94, 98
Commonwealth Banking Corp., Sydney: 94, 98
Commonwealth Mortgage Corp. of America, Houston: 115
Commonwealth Fed Savings Bank, Norristown, Pa.: 128
Commonwealth Federal Savings Assn., Houston: 118, 121, 126, 128, 130
Commonwealth Federal Savings Bank, Norristown, Pa.: 122, 125, 130
Commonwealth Mortgage Co., Wellesley Hills, Mass.: 115, 118
Commonwealth Mortgage Corp. of America, Houston: 118
Commonwealth National Bank, Harrisburg, Pa.: 16, 19, 22, 40, 42, 43
Commonwealth Savings Bank of Australia, Sydney: 95, 98
Community Bank, Pasadena, Calif.: 34
Community FSA, Bridgeport: 24
Compagnie de Suez, Paris: 102, 103, 104
Compagnie Financiere de CIC et de L'Union Europeene, Paris: 102, 103
Compagnie Financiere de Paribas, Paris: 102, 103, 104
Connecticut Bank & Trust Co. NA, Hartford, Conn.: 12, 18, 20, 23, 28, 29, 30, 32, 33, 34, 36, 39, 41, 43, 45, 47, 48, 50, 70, 97, 101
Connecticut National Bank, Hartford: 12, 18, 20, 24, 28, 29, 30, 32, 33, 34, 36, 38, 41, 43, 45, 47, 50, 60, 70, 96, 101
Connecticut Savings Bank, New Haven: 121, 123, 128, 129
Constellation Bancorp, Elizabeth: 89
Construction Equipment Federal CU, Peoria, Ill.: 132, 133
Continental Bank Corp., Chicago: 60, 64, 65, 67, 68, 69, 71, 72, 73, 74, 72, 74, 75, 76, 80, 82, 84, 87
Continental Bank NA, Chicago: 12, 18, 20, 28, 29, 30, 32, 33, 34, 40, 41, 43, 45, 50, 60, 70, 94, 101
Continental Bank, Norristown, Pa.: 14, 19, 21, 28, 29, 32, 33, 34, 35, 36, 40, 42
Continental Federal Savings Bank, Fairfax, Va.: 122, 126, 128, 130
Copenhagen Handelsbank, Denmark: 110
Coral Gables Federal Savings & Loan Assn., Fla.: 120, 123, 127, 129
Coreast Federal Savings Bank, Richmond: 121, 126, 128, 130
CoreStates Bank NA, Philadelphia: 12, 19, 20, 25, 26, 28, 29, 30, 32, 33, 34, 35, 39, 42, 43, 70, 95, 101
CoreStates Bank of Delaware NA, Wilmington: 39, 41
CoreStates Financial Corp, Philadelphia: 50, 60, 64, 65, 69, 71, 72, 73, 74, 76, 80, 82, 84, 90
Countrywide Credit: 118
Countrywide Funding Corp., Inc., Pasadena, Calif.: 114, 115, 118
County Bank, FSB, Santa Barbara, Calif.: 122, 123, 126, 128, 129
Coutts & Co., London: 96
Cragin Federal Bank for Savings, Chicago: 120, 124, 127, 129
Credit Agricole Mutuel, Paris: 93, 98, 102, 103, 104, 109
Credit Commercial de France, Paris: 93, 98, 102, 103, 104
Credit du Nord, Paris: 94, 98
Credit Foncier Vaudois, Lausanne: 97
Credit Industriel d'Alsace et de Lorraine, Strasbourg: 96, 98
Credit Industriel et Commercial, Paris: 95, 98
Credit Lyonnais Belgium, S.A., Brussels: 96, 98
Credit Lyonnais, Paris: 93, 102, 103, 104, 106
Credit Suisse, Zurich, Switzerland: 93, 97, 99, 102, 103, 104, 106, 109
Creditanstalt-Bankverein, Vienna: 93, 98, 109
Credito Italiano, Milan: 93, 98, 102, 103, 104
Credito Romagnolo, Bologna: 94, 98
Crestar Bank, Richmond: 12, 19, 20, 25, 28, 29, 30, 32, 33, 38, 42, 43, 45, 46, 47, 48, 50, 60, 70, 96, 101
Crestar Financial Corp., Richmond, Va.: 60, 64, 65, 72, 74, 75, 80, 82, 84, 90, 118
Crestar Financial Corp.: 63, 67, 69, 71, 72, 73
Crestar Mortgage Corp., Richmond: 115, 118
Crested Butte State Bank, Colo.: 54, 55
Crestmont Fed. Savings & Loan Assn., Edison, N.J.: 122, 124, 126, 128, 130
CrossLand Mortgage Corp., Salt Lake City: 115, 118
CrossLand Savings FSB, Brooklyn, New York: 96, 101, 118, 120, 125, 127, 130
Cullen/Frost Bankers Inc., San Antonio: 80, 82, 84, 90
Cumberland Federal Savings Bank, Louisville, Ky.: 122, 124, 128, 129
Custodial Trust Co., Princeton, N.J.: 22

D

D&N Bank, FSB, Hancock, Mich.: 121, 124, 127, 129
Dai-Ichi Kangyo Bank Ltd., Atlanta: 107
Dai-Ichi Kangyo Bank Ltd., New York: 107
Dai-Ichi Kangyo Bank Ltd., Tokyo: 93, 99, 102, 103, 104, 106, 109
Dai-Ichi Kangyo Bank, Los Angeles: 107
Dai-Ichi Kangyo Bank, Ltd., Chicago: 107
Daisan Bank, Ltd., Matsuzaka: 96, 99
Daishi Bank, Ltd., Niigata Japan: 94, 99, 110
Daiwa Bank Ltd., Chicago: 107
Daiwa Bank Ltd., Los Angeles: 107
Daiwa Bank Ltd., New York: 107
Daiwa Bank Trust Co., New York: 16, 19, 22, 23, 107
Daiwa Bank, Ltd., Osaka: 93, 99, 102, 103, 104, 106, 109, 110
Dallas Teachers Credit Union: 132, 133
Danske Bank International, Luxembourg: 97, 99, 101
Danske Bank, Copenhagen: 93, 98, 102, 103, 104
Danville State Bank, Ark.: 52, 53
Dartmouth Bank, Manchester, N.H.: 122, 124, 128, 130
Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.: 16, 19, 22, 40, 43, 46, 64, 65, 75, 90
Davenport Bank & Trust Co., Iowa: 22, 88
Dearborn Federal Credit Union, Dearborn, Mich.: 132, 133
Decatur Federal Savings & Loan Assn., Ga.: 121, 123, 127, 129
Decatur State Bank, Ark.: 54, 55
DeKalb Bank, Crossville, Ala.: 54, 55
Delaware Trust Co., Wilmington, Delaware: 16, 18, 22, 35, 39, 41, 43
Delta Employees Credit Union, Atlanta, Ga.: 132, 133
Denver National Bank, Pa.: 52, 53
Deposit Guaranty Bank, Dallas: 25
Deposit Guaranty Corp., Jackson, Miss.: 62, 63, 67, 68
Deposit Guaranty National Bank, Jackson, Miss.: 14, 18, 21, 34, 39, 41, 45, 50, 62
Deseret S&LA FA, Salt Lake City: 25
Desert Schools Federal Credit Union, Pheonix: 132, 133
Deutsche Bank Berlin, Germany: 96, 98, 101
Deutsche Bank Luxembourg Luxembourg: 94, 99
Deutsche Bank, AG, Frankfurt: 93, 98, 102, 103,104,109
Deutsche Genossenschaftsbank, Frankfurt: 93, 98, 102, 103, 104
Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt: 93, 98, 101, 102, 103, 104
Deutsche Siedlungs und Landesrentenbank, Bonn Germany: 94, 98
Development Bank of Singapore Ltd.: 95, 99
Diamond Savings & Loan Co., Findlay, Ohio: 122, 125, 128, 130
Digital Employees Federal CU, Maynard, Mass.: 132, 133
Dime Savings Bank of New York, FSB, Garden City, N.Y.: 96, 101, 120, 125, 127, 130
Directors Mortgage Loan Corp., Riverside, Calif.: 115, 118
Dixon National Bank, Ill.: 52, 53
Dollar Bank, FSB, Pittsburgh: 120, 125, 127, 130
Dollar Dry Dock Bank, White Plains, N.Y.: 120, 125, 127, 130
Dominion Bank Greater Hampdon NA, Norfolk: 34
Dominion Bank NA, Roanoke, Va.: 25, 32, 34, 36, 38, 43, 45, 47, 48, 62
Dominion Bank of Greater Hampton Roads, NA, Norfolk, Va.: 43
Dominion Bank of Middle Tennessee, Nashville: 16, 19, 22, 40, 43
Dominion Bank of No. Virginia NA, Vienna: 25
Dominion Bank of Richmond NA: 25
Dominion Bank, NA, Roanoke, Va.: 12, 19, 20, 30, 33, 70
Dominion Bankshares Corp., Roanoke, Va.: 62, 63, 67, 69, 71, 72, 73, 74, 75, 90, 118
Dominion Bankshares Mortgage Corp., McLean, Va.: 115, 118
Dominion Bk of Shen. Valley, NA, Harrisburg, Va.: 35
Dorman & Wilson, Inc., White Plains, N.Y.: 115, 118
Dow Chemical Employee CU, Midland, Mich.: 132, 133
Downey Savings & Loan Assn., Newport Beach, Calif.: 120, 123, 127, 129
Dresdner Bank, Frankfurt: 93, 98, 102, 103, 104
Dulaney National Bank, Marshall, Ill.: 54, 55
Dunlap Savings Bank, Iowa: 54, 55

E

East Hartford Aircraft Federal CU, Conn.: 132, 133
East New York Savings Bank, New York: 121, 125, 127, 130
East Prospect State Bank, Pa.: 54, 55
East Texas S&LA FA, Tyler: 25
Eastern Bank, Lynn, Mass.: 122, 124, 128, 129

Where to Find Your Company's Statistics

Eastern Financial Federal Credit Union, Miami: 132, 133
Eastland Savings Bank, Woonsocket, R.I.: 122, 125, 128, 130
Eastman Credit Union, Kingsport, Tenn.: 132, 133
Educational Employees Credit Union, Fresno, Calif.: 132, 133
Eglin Federal Credit Union, Ft. Walton Beach, Fla.: 132, 133
Ehime Bank, Ltd., Matsuyama: 96, 99
Eighteenth Bank, Ltd., Nagasaki: 96, 99
El Capitan National Bank, Sonora, Calif.: 52, 53
Electric Boat Community Federal CU, Groton, Conn.: 132, 133
Elizabeth State Bank, Ill.: 52, 53
Elsa State Bank & Trust Co., Tex.: 54, 55
Emigrant Savings Bank, New York: 120, 125, 127, 130
Empire of America FSB, Buffalo, N.Y.: 24, 25
Empire of America Realty Credit Corp., Buffalo, N.Y.: 115, 118
Ensign Federal Savings Bank, New York: 121, 125, 128, 130
ENT Federal Credit Union, Colorado Springs, Colo.: 132, 133
Equibank, Pittsburgh: 14, 19, 21, 34, 36, 39, 43, 46, 47, 48
Equimark Corp., Pittsburgh: 78, 90
Equitable Bank NA, Baltimore: 24
Equitable FSB, Fremont, Neb.: 25
Erste Oesterreichische Spar-Casse, Vienna: 95, 98
EurekaBank, FSB, Foster City, Calif.: 121, 123, 127, 129
European American Bancorp, New York: 12, 19, 21, 34, 39, 46, 62, 63, 67, 68, 89, 106, 107
Everman National Bank, Fort Worth: 25
Exchange National Bank, Chicago: 24, 45, 46, 107
Exeter Banking Co.: 25
Extebank, Stonybrook, N.Y.: 35

F

Fallon National Bank, Nev.: 54, 55
Far West Federal Bank, Portland, Ore.: 121, 124, 125, 130
Far West S&LA, Newport Beach: 126
Farm & Home Savings Assn., Nevada, Mo.: 120, 124, 127, 129
Farmers & Drovers Bank, Council Grove, Kan.: 52
Farmers & Merchants Bank, Des Arc, Ark.: 54, 55
Farmers & Merchants Bank, Long Beach, Calif.: 64, 65, 87
Farmers & Merchants Bank, Prairie Grove, Ark.: 52, 53
Farmers & Miners State Bank, Lucas, Iowa: 54, 55
Farmers Bank & Trust Co. NA, Great Bend, Kan.: 52, 53
Farmers Bank & Trust Co., Hanover, Pa.: 35
Farmers Bank of China, Taipei: 96, 100
Farmers First Bank, Lititz, Pa.: 35
Farmers Savings Bank, Leighton, Iowa: 54, 55
Farmers Savings Bank, Spencer, Ohio: 52, 53
Farmers State Bank, Humphrey, Neb.: 54, 55
Farwell State Savings Bank, Mich.: 54, 55
FarWest Savings & Loan Assn., Newport Beach, Calif.: 120, 123, 126, 127, 129
FBS Mortgage Corp., St. Paul, Minn.: 115, 118
FCC National Bank, Wilmington, Del.: 21, 38, 41
Fidelity Bank NA, Malvern, Pa.: 25, 33
Fidelity Bank NA, Philadelphia, Pa.: 12, 19, 20, 25, 28, 29, 30, 32, 34, 38, 43, 45, 46, 47, 48, 70, 97, 101
Fidelity Bank, Fort Worth, Tex.: 52, 53
Fidelity Federal Bank, FSB, Glendale, Calif.: 120, 123, 126, 127, 129
Fidelity Federal Bank, FSB, Nashville, Tenn.: 122, 125, 128, 130
Fidelity Management Trust Co., Boston, Mass.: 80, 82, 84
Fidelity New York, FSB, Floral Park, N.Y.: 121, 125, 127, 130
Fiduciary Trust International, New York, N.Y.: 80, 82, 84
Fifth Third Bancorp, Cincinnati: 62, 63, 64, 65, 67, 69, 75, 77, 78, 80, 84, 89
Fifth Third Bank Toledo NA, Ohio: 40
Fifth Third Bank, Cincinnati: 14, 19, 21, 34, 39, 43, 46, 50, 62
Financial Fed. Savings & Loan Assn., Miami Lakes, Fla.: 121, 123, 129
Financial Fed. Trust & Savings Bank, Olympia Fields, Ill.: 122, 124, 128, 129
Financial Federal S & L Assn., Miami Lakes, Fla.: 128
Fireman's Fund Corp., Novato, Calif.: 114, 188
Fireman's Fund Mortgage Corp., Farmington Hills, Mich.: 114, 115, 118
First Alabama Bancshares, Inc., Montgomery, Ala.: 12, 18, 20, 41, 62, 63, 64, 65, 67, 68, 75, 77, 78, 80, 82, 84, 87, 118
First Alabama Bank, Montgomery: 20, 24, 30, 34, 38, 43, 47, 70
First America Bank-Mid Michigan NA, Bay City, Michigan: 40, 41
First America Bank-Southeast Michigan NA, Detroit: 46
First American B&T NA, N. Palm Beach: 24
First American Bancshares, Inc.: 71, 73
First American Bank Clarksville: 25
First American Bank Georgia NA, Atlanta: 34
First American Bank NA, District of Columbia: 41
First American Bank NA, Washington, D.C.: 16, 18, 22, 34, 40, 43, 46
First American Bank of Georgia NA, Atlanta: 16, 18, 22
First American Bank of Maryland, Silver Spring: 16, 18, 22, 43
First American Bank of New York: 16, 19, 22, 40
First American Bank of Virginia, McLean: 14, 19, 21, 34, 35, 39, 43, 45, 46, 47, 62
First American Bank, Cookeville: 25
First American Bank, Memphis: 25
First American Bank, Murfreesburo: 25
First American Bank, Silver Spring, Md.: 34
First American Bankshares, Inc., Washington, D.C.: 62, 63, 67, 68, 72, 74, 84, 87
First American Corp., Nashville, Tenn.: 62, 63, 67, 69, 75, 78, 80, 82, 90
First American Nat'l Bank, Nashville: 48, 70
First American National Bank Jackson, Tenn.: 25
First American National Bank, Chattanooga: 25
First American National Bank, Kingsport: 25
First American National Bank, Knoxville: 25
First American National Bank, Nashville, Tenn.: 12, 19, 20, 23, 25, 28, 29, 30, 32, 33, 34, 36, 38, 43, 46, 47, 50, 62
First American Savings Bank, FSB, Greensboro, N.C.: 128, 130
First American State Bank, Fort Dodge, Iowa: 52, 53
First American Trust Co., Santa Ana, Calif.: 54, 55
First Atlantic Fed. Savings Assn., South Plainfield, N.J.: 122, 124
First Bancorporation of Ohio, Akron: 64, 65, 75
First Bank & Trust Co., Cedar Hill: 25
First Bank & Trust Co., Duncan, Okla.: 52, 53
First Bank & Trust Co., Palatine, Ill.: 52, 53
First Bank Butte NA: 24
First Bank NA - Southside Missoula: 24
First Bank NA - Western Montana: 24
First Bank NA, Milwaukee: 22
First Bank NA, Minneapolis, Minnesota: 12, 18, 20, 28, 29, 30, 34, 38, 41, 43, 45, 47, 50, 60, 96, 101
First Bank NA-Billings: 24, 70
First Bank of Boaz, Ala.: 52, 53
First Bank of Haskell, Okla.: 54, 55
First Bank of Immokalee, Fla.: 54, 55
First Bank of Montana NA, Billings: 16, 18, 24
First Bank of Oak Park, Ill.: 52, 53
First Bank of San Luis Obispo, Calif.: 52, 53
First Bank System Inc., Minneapolis: 60, 63, 64, 65, 67, 68, 71, 72, 73, 74, 75, 76, 77, 78, 80, 82, 84, 88, 118
First California Mortgage Co., San Rafael, Calif.: 115, 118
First Central Bank, Laconia: 25
First Cheshire Bank, Keene: 25
First Chicago Bank Oak Park, Ill.: 43
First Chicago Bank, Mount Prospect, Ill.: 43
First Chicago Corp., Illinois: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 77, 78, 80, 82, 84, 87
First Citizens BancShares, Raleigh, N.C.: 62, 63, 64, 65, 67, 68, 89
First City Bancorp. of Texas, Inc., Houston: 60, 63, 67, 69, 71, 72, 73, 74, 75, 80, 82, 84, 90
First City Texas-Austin NA: 36
First City Texas-Dallas: 16, 19, 22, 34, 36, 40
First City Texas-Houston NA: 14, 19, 20, 28, 29, 30, 34, 39, 45, 50, 60, 70, 97, 101
First Commerce Corp., New Orleans, La.: 88
First Commercial Bank, Sacramento, Calif.: 52, 53
First Commercial Bank, Taipei Taiwan: 94, 100, 109, 110
First Commercial Corp., Little Rock, Arkansas: 87
First Constitution Bank, New Haven, Conn.: 121, 123, 127, 129
First Deposit National Bank, Tilton, N.H.: 16, 19, 39, 41, 43, 64, 65
First Eastern Bank NA, Wilkes-Barre, Pa.: 14, 19, 21, 25, 34, 35, 36, 39
First Eastern Corp., Wilkes-Barre: 90
First Empire State Corp., Buffalo, N.Y.: 62, 63, 64, 65, 67, 68, 75, 89
First Federal Bank of Alaska SB: 24
First Federal Bank of California, Santa Monica: 121, 123, 129
First Federal of Michigan, Detroit: 96, 101, 120, 124, 126, 127, 129
First Federal S & L Assn., West Palm Beach, Fla.: 122, 123
First Federal S&L Assn., Charleston, S.C.: 128, 130
First Federal Savings & Loan Assn., Fort Myers, Fla.: 122, 123, 128, 129
First Federal Savings & Loan Assn., Honolulu, Hawaii: 122, 124
First Federal Savings & Loan Assn., Lincoln, Neb.: 121, 124, 128, 129
First Federal Savings & Loan Assn., Pittsburgh: 120, 125, 127, 130
First Federal Savings & Loan Assn., Rochester, N.Y.: 120, 125, 127, 130
First Federal Savings & Loan

Where to Find Your Company's Statistics

Assn., Toledo, Ohio: 121, 125, 126, 128, 130
First Federal Savings Bank & Trust, Pontiac, Mich.: 122, 124, 126, 128, 129
First Federal Savings Bank, Cleveland: 120, 125, 126, 127, 130
First Federal Savings Bank, Lakewood, Colo.: 122, 123, 128, 129
First Federal Savings Bank, Santurce, P.R.: 121, 125, 127, 130
First Fidelity Bancorporation, Lawrenceville, N.J,: 60, 63, 67, 68, 71, 72, 73, 74, 75, 76, 77, 80, 82, 84, 89, 118
First Fidelity Bank NA North Jersey, Totowa: 46
First Fidelity Bank NA, Newark, N.J.: 12, 19, 20, 28, 29, 30, 33, 29, 32, 34, 36, 38, 41, 43, 45, 46, 47, 48, 50, 60, 70, 96, 101
First Fidelity Bank, NA, South Jersey, Burlington Twp., N.J.: 14, 19, 22, 39, 41, 43, 46
First Fidelity Bank, NA/North Jersey, Totowa, N.J.: 14, 19, 21, 39, 41, 43, 45, 48
First Financial Bank, FSB, Stevens Point, Wis.: 120, 126, 127, 130
First Florida Bank NA, Tampa, Fla.: 12, 18, 20, 24, 30, 32, 33, 34, 38, 41, 47, 62, 70
First Florida Bank Orange Cty., Orlando: 24
First Florida Banks Inc., Tampa: 62, 63, 67, 68, 75, 80, 82, 84, 87
First FS&LA, Bakersfield: 24
First FS&LA, Largo: 24
First Gibraltar Bank, FSB, Dallas: 97, 101, 120, 125, 127, 130
First Gibraltar Bank, FSB, Houston: 126
First Hawaiian Bank, Honolulu, Hawaii: 12, 18, 21, 34, 39, 41, 43, 46, 62
First Hawaiian, Inc., Honolulu, Hawaii: 62, 63, 64, 65, 67, 68, 75, 77, 78, 84, 87
First Heights Bank, FSB, Houston: 121, 126, 127, 130
First Home Federal S & L Assn., Greensboro, N.C.: 122, 125, 128, 130
First Illinois Corp., Evanston: 75
First Indiana Bank, FSB, Indianapolis: 122, 124, 128, 129
First Interstate Bancorp., Los Angeles, Calif.: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 77, 78, 80, 82, 84, 87, 90, 118
First Interstate Bank of Arizona NA, Phoenix, Arizona: 12, 18, 20, 30, 34, 36, 38, 41, 46, 47, 50, 70
First Interstate Bank of Calif., Los Angeles: 12, 18, 20, 28, 29, 30, 32, 33, 34, 38, 41, 43, 46, 47, 50, 60, 70, 95, 101
First Interstate Bank of Denver NA: 22, 46, 50
First Interstate Bank of Hawaii, Honolulu: 43
First Interstate Bank of Nevada NA, Reno, Nevada: 14, 18, 21, 32, 33, 34, 39, 41, 43, 45, 46
First Interstate Bank of Oklahoma, Oklahoma City: 50
First Interstate Bank of Oregon NA, Portland, Oregon: 12, 19, 20, 28, 29, 30, 34, 38, 43, 45, 50, 70
First Interstate Bank of Texas NA, Houston : 12, 19, 21, 23, 28, 29, 32, 33, 34, 39, 45, 47
First Interstate Bank of Washington NA, Seattle: 14, 19, 21, 39
First Interstate Mortgage Co., Chicago: 115, 118
First Interstate Mortgage Co., Pasadena, Calif.: 115, 118
First Maryland Bancorp., Baltimore, Maryland: 62, 63, 64, 65, 67, 68, 80, 82, 88
First Midwest Bank NA, Waukegan, Ill.: 35
First Minnesota Savings Bank, FSB, Minneapolis: 24
First Mutual of Boston: 121, 124, 128, 129
First Nat'l Bank of Central Jersey, Bridgewater Twp: 25
First National B&T Co., Petoskey: 24
First National Bank & Trust Co., Helena: 24
First National Bank in Bozeman: 24
First National Bank in Miles City: 24
First National Bank of Arapahoe County, Aurora, Colo.: 54, 55
First National Bank of Commerce, New Orleans, Louisiana: 14, 18, 21, 24, 39, 41
First National Bank of Enumclaw, Wash.: 25
First National Bank of Great Falls: 24
First National Bank of Havre: 24
First National Bank of Izard County, Calico Rock, Ark.: 54, 55
First National Bank of Maryland, Baltimore, Maryland: 12, 18, 20, 28, 29, 30, 32, 33, 34, 38, 41, 43, 45, 47, 50, 62, 70, 97, 101, 107
First National Bank of Nebraska, Inc., Omaha, NE: 88
First National Bank of Ohio, Akron: 40
First National Bank of Omaha: 50
First National Bank of South Africa Ltd., Johannesburg: 96, 99
First National Bank, Akron, Ohio: 16, 19, 22
First National Bank, Albuquerque, N.M.: 16, 19, 40
First National Bank, Amarillo, Tex.: 36
First National Bank, Anchorage, Alaska: 24, 64, 65
First National Bank, Aspermont, Tex.: 54, 55
First National Bank, Atlanta, Georgia: 12, 18, 20, 24, 30, 32, 33, 34, 45, 47, 50, 70
First National Bank, Bellaire, Tex.: 54, 55
First National Bank, Boston, Mass.: 12, 18, 20, 24, 28, 29, 30, 32, 33, 34, 38, 41, 43, 50, 60, 70, 94, 101
First National Bank, Chicago, Illinois: 12, 18, 20, 24, 28, 29, 30, 33, 34, 39, 41, 43, 50, 94, 60, 70, 101
First National Bank, Clifton Forge, Va.: 52, 53
First National Bank, Dayton, Ohio: 40
First National Bank, Dryden, N.Y.: 52, 53
First National Bank, East Lansing, Mich.: 52, 53
First National Bank, Ely, Nev.: 54, 55
First National Bank, Flagler, Colo.: 54, 55
First National Bank, Floydada, Tex.: 52, 53
First National Bank, Friend, Neb.: 54, 55
First National Bank, Gainesville, Ga.: 35
First National Bank, Georgetown: 25
First National Bank, Hebronville, Tex.: 52, 53
First National Bank, Hooper, Neb.: 54, 55
First National Bank, Hughes Springs, Tex.: 52, 53
First National Bank, Johnson, Neb.: 54, 55
First National Bank, Keystone, W.Va.: 52, 53
First National Bank, Keystone, West Virginia: 53
First National Bank, Konawa, Okla.: 54, 55
First National Bank, Lindsay, Okla.: 54, 55
First National Bank, Lipan, Tex.: 54, 55
First National Bank, Louisville, Kentucky: 14, 18, 21, 28, 29, 34, 39, 41, 43, 46, 50
First National Bank, Montrose, Colo.: 52
First National Bank, Newton, Tex.: 54, 55
First National Bank, Okeene, Okla.: 54, 55
First National Bank, Omaha, Neb.: 16, 18, 22, 39, 41
First National Bank, Pontotoc, Miss.: 52, 53
First National Bank, Rosenberg, Tex.: 52, 53
First National Bank, Stanton, Tex.: 54, 55
First National Bank, Toms River, N.J.: 19, 16, 22, 36
First National Bank, Tuckahoe, N.J.: 54, 55
First National Bank, Wyoming, Del.: 52, 53
First National Bank, Wyoming, Pa.: 25
First National of Nebraska, Inc., Omaha: 64, 65
First Nationwide Bank, FSB, San Francisco: 95, 101, 120, 123, 127, 129
First New Hampshire Bank, Concord: 121, 128, 130
First New York Bank for Business: 35, 36
First NH Bank NA, Manchester, N.H.: 36
First NH Bank, Concord: 25
First NH Bank, Lebanon: 25
First NH Banks Granite State, Rochester: 25
First NH Banks, Inc., Manchester, New Hampshire: 88
First NH-White Mountain Bank, N. Conway: 25
First of America Bank Corp., Kalamazoo, Mich.: 60, 63, 64, 65, 68, 72, 74, 75, 78, 80, 82, 84, 88
First of America Bank Corp.: 67, 71, 73, 74, 77
First of America Bank-Central, Lansing, Mich.: 35
First of America Bank-Michigan NA, Kalamazoo, Michigan: 40, 41
First of America Bank-SE Michigan NA, Detroit, Michigan: 14, 18, 21, 39, 41
First of America Bank-Southeast Michigan, Kalamazoo: 60
First Omni Bank NA, Millsboro, Del.: 39, 41
First PA Bank NJ NA, Marlton, N.J.: 25
First Pennsylvania Bank NA, Philadelphia: 25
First Savings Bank, FSB, Greenville, S.C.: 121, 125, 127, 130
First Savings of Arkansas, FA, Little Rock: 121, 123
First Security Bank & Trust Co., Lexington, Ky.: 34
First Security Bank of Idaho NA, Boise: 16, 18, 22, 24, 39, 41
First Security Bank of Utah NA, Salt Lake City: 14, 19, 21, 25, 34, 39, 50, 62
First Security Bank, Searcy, Ark.: 52, 53
First Security Corp. of Kentucky, Lexington, Kentucky: 88
First Security Corp., Salt Lake City, Utah: 62, 63, 64, 65, 67, 69, 75, 80, 82, 90
First Security Nat'l Bank & Trust Co., Lexington, Ky.: 16, 18, 22
First Seneca Bank, Butler, Pa.: 16, 19, 40
First State Bank of DeKalb County, Fort Payne, Ala.: 54, 55
First State Bank, Columbus, Tex.: 52, 53
First State Bank, Danville, Va.: 54, 55
First State Bank, Dimmitt, Tex.: 52, 53
First State Bank, Petersburg, Tex.: 54, 55
First State Bank, Randolph, Neb.: 54, 55
First State Bank, Spring Lake Park, Minn.: 52, 53
First State Bank, Stratford, Tex.: 52, 53
First State Bank, Thompson Falls, Mont.: 54, 55
First State FSA, San Antonio: 25
First Tennessee Bank NA, Memphis, Tennessee: 12, 19, 20,

Where to Find Your Company's Statistics

28, 29, 30, 34, 38, 43, 45, 47, 50, 62, 70
First Tennessee National Corp., Memphis, Tenn.: 62, 63, 64, 65, 67, 69, 75, 80, 82, 84, 90
First Union Corp., Charlotte, N.C.: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 78, 80, 82, 84, 90, 114, 118
First Union Mortgage Corp., Charlotte, N.C.: 114, 115, 188
First Union National Bank of Fla., Jacksonville, Florida: 12, 18, 20, 24, 26, 28, 29, 30, 32, 33, 34, 38, 41, 43, 45, 46, 47, 48, 50, 70, 95, 101,
First Union National Bank of Ga., Atlanta: 14, 18, 21, 32, 33, 34, 38, 41, 43, 45, 47, 48
First Union National Bank of N.C., Charlotte: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 43, 45, 47, 48, 50, 60, 95, 101
First Union National Bank, Greenville, S.C.: 22, 34, 40
First USA Bank, Wilmington, Del.: 22, 39, 41, 64, 65
First Valley Bank, Bethlehem, Pa.: 16, 19, 22, 23, 25, 40, 43, 46, 48
First Valley Bank, Seeley Lake, Mont.: 54, 55
First Virginia Bank, Falls Church: 16, 19, 22, 62
First Virginia Bank, Manassas, Va.: 35, 39, 43
First Virginia Banks Inc., Falls Church: 62, 63, 64, 65, 67, 69, 75, 90
First Wachovia Corp., Winston-Salem, N.C.: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 89
First Western Savings Assn., Las Vegas, Nev.: 122, 124, 128, 129
First Westside National Bank, Great Falls: 24
First Wisconsin National Bank, Milwaukee: 14, 19, 21, 25, 34, 39, 50, 62
First Wisconsin Northwest National Bank, Milwaukee: 25
First-Citizens Bank & Trust Co., Columbia, S.C.: 35, 40
First-Citizens Bank & Trust Co., Raleigh, N.C.: 14, 19, 21, 25, 34, 38, 43, 62
Firstar Corp., Milwaukee, Wisc.: 62, 63, 64, 65, 69, 75, 77, 78, 80, 82, 84, 90
FirsTier Bank, Lincoln, Neb.: 50
FirsTier Bank, NA, Omaha, Neb.: 16, 18, 22, 25, 50, 80, 82, 84
Firstrust Savings Bank, Philadelphia: 122, 125, 126, 128, 130
Flagler Federal Savings & Loan Assn., Miami: 121, 123, 128, 129
Fleet Bank of Connecticut, Hartford, Conn.: 16, 18, 22, 34, 36, 40, 41, 43
Fleet Bank of Maine, Portland, Maine: 16, 18, 22, 40, 41, 43
Fleet Bank-New Hampshire, Nashua, New Hampshire: 16, 19, 22, 34, 36, 40, 41, 43
Fleet Mortgage Corp., Milwaukee, Wis.: 115, 118
Fleet National Bank, Providence, R.I.: 12, 19, 20, 28, 29, 30, 32, 33, 34, 36, 39, 43, 45, 47, 48, 60, 70, 96, 101
Fleet Real Estate Funding Corp., Florence, S.C.: 118
Fleet/Norstar Financial Group Inc., Providence, R.I.: 60, 63, 67, 69, 71, 72, 73, 74, 75, 77, 78, 80, 82, 84, 90, 114, 118
Florida Federal Savings Bank, St. Petersburg: 120, 123, 127, 129
Florida National Bank, Jacksonville: 24
Foothill Independent Bancorp, Glendora, Calif.: 78
Forsta Sparbanken, Stockholm: 96, 100
Fort Wayne National Corp., Indiana: 87
Fortune Savings Bank, Clearwater, Fla.: 120, 123, 127, 129
Foster Mortgage Corp., Fort Worth, Tex.: 115, 118
Fourth Financial Corp., Wichita, Kan.: 75
Frankfurter Sparkasse, Frankfurt: 96, 98
Franklin County National Bank, Brookville, Ind.: 52
Franklin Federal Bancorp, FSB, Austin, Tex.: 122, 126, 127, 130
Franklin First Fed. Savings Bank, Wilkes-Barre, Pa.: 128, 130
Franklin SA, Ottawa, Kan.: 101, 120, 124, 126, 127, 129
French Market Homestead FSA, New Orleans: 24
Frost National Bank, San Antonio, Tex.: 14, 19, 22, 45, 47, 48
Fuji Bank & Trust Co., New York: 16, 19, 21, 23, 28, 29, 35, 89, 107
Fuji Bank Ltd., Houston: 107
Fuji Bank Ltd., Los Angeles: 107
Fuji Bank Ltd., New York: 107
Fuji Bank Ltd., San Francisco: 107
Fuji Bank Ltd., Tokyo: 93, 99, 102, 103, 104, 106
Fukui Bank, Ltd.: 95, 99
Fukuoka City Bank, Ltd.: 95, 99, 110
Fukutoku Bank, Ltd., Osaka, Japan: 95, 99, 110
Fulton Federal Savings Bank, Atlanta: 121, 123, 127, 129
Fulton Financial Corp., Lancaster: 90

G

G.E. Capital Mortgage Corp., Raleigh, N.C.: 114, 115, 118
Gainer Bank NA, Gary, Ind.: 16, 18, 22, 40, 41
Gary-Wheaton Bank NA, Wheaton, Ill.: 40, 41, 43
Gary-Wheaton Bank of Fox Valley, NA, Aurora, Ill.: 43
Gateway Bank, Norwalk, Conn.: 122, 123, 128, 129
Gateway National Bank, Phoenix: 24
GBC Bancorp, Los Angeles: 77, 78
Gem Savings Assn., FA, Dayton, Ohio: 121, 125, 126, 128, 130
General Bank, Los Angeles: 34, 35
General Electric Capital Corp., Stamford, Conn.: 114
General Motors Acceptance Corp., Detroit: 114, 118
Generale Bank, Brussels: 93, 98, 102, 103, 104
Genossenschaftliche Zentralbank, AG, Stuttgart: 95, 98
Georgia Federal Bank, FSB, Atlanta: 120, 123, 127, 129
Georgia Telco Credit Union, Atlanta: 132, 133
Germantown Savings Bank, Bala Cynwyd, Pa.: 121, 125, 128, 130
Germantown Trust & Saving Bank, Breese, Ill.: 25, 52
Gibraltar Savings Bank FSB, Bellevue: 25
Gibraltar Savings FA, Simi Valley: 24
Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna: 94, 98
Glendale Federal Bank, FSB, Calif.: 94, 101, 120, 123, 127, 129
Glendale Federal Savings & Loan Assn., Calif.: 114
Glenfed, Inc., Glendale, Calif.: 114
Glenmede Trust Co., Philadelphia, Pa.: 80, 82, 84
GMAC Mortgage Co., Elkins Park, Pa.: 114, 115, 118
Goldome Realty Credit Corp., Buffalo, N.Y.: 114, 115, 118
Goldome, Buffalo, N.Y.: 96, 110, 114, 118, 120, 125, 126, 127, 130
Gota Bank, Stockholm: 95, 100
Government Employees Credit Union of El Paso, Tex.: 132, 133
Great American Bank, FSB, San Diego, Calif.: 24, 96, 101, 120, 123, 126, 127, 129
Great American S&LA FA, Oak Park: 24
Great Financial Federal S & L Assn., Louisville, Ky.: 118, 122, 124, 128, 129
Great Lakes Bancorp, Ann Arbor, Mich.: 120, 124, 127, 129
Great Southern FS&LA, Sava: 24
Great Western Bank, Beverly Hills: 126
Great Western Bank, FSB, Beverly Hills: 94, 101, 114, 120, 123, 126, 129
Great Western Financial Corp., Beverly Hills: 114
Greater New York Savings Bank, New York: 120, 125, 127, 130
Green Point Savings Bank, Brooklyn, New York: 120, 125, 126, 127, 130
Greenwood Trust Co., New Castle, Del.: 12, 18, 20, 30, 38, 41, 63, 64, 65, 67, 70, 97, 101
Groupe Des Banques Populaires, Paris: 93, 98, 102, 103, 104
Guaranty Federal Savings Bank, Dallas: 120, 125, 127, 130
Guaranty-First Trust Co., Waltham, Mass.: 36
Guardian Bancorp: 77
Guardian Bank, Scottsdale: 24
Guardian FS&LA, Bakersfield: 24
Guardian Savings & Loan Assn., Houston: 120, 125, 127, 130
Gulf + Western, Inc., New York: 118
Gunma Bank, Ltd., Maebashi Japan: 94, 99

H

H.P. Federal Credit Union, Palo Alto, Calif.: 132, 133
Habib Bank AG, Zurich, Switzerland: 110
Habib Bank Ltd., Karachi: 97, 99
Hachijuni Bank, Ltd., Nagano Japan: 94, 99
Hambros Bank Ltd., London: 97, 100
Hamburger Sparkasse, Hamburg: 95, 98
Hamburgische Landesbank-Girozentrale, Hamburg Germany: 94, 98
Hamilton Bank, Lancaster, Pa.: 14, 19, 21, 38, 46, 48
Hang Seng Bank Ltd., Homg Kong: 94, 98, 109
Hanil Bank Ltd., Seoul Korea: 94, 99
Hanshin Bank, Ltd., Kobe: 97, 99
Harris Bankcorp, Inc., Chicago, Illinois: 60, 63, 64, 65, 67, 68, 71, 72, 73, 74, 80, 82, 84, 87,
Harris Savings Assn., Harrisburg, Pa.: 122, 125, 128, 130
Harris Trust & Savings Bank, Chicago, Illinois: 12, 18, 20, 28, 29, 30, 38, 41, 43, 50, 60, 70, 96, 101, 107
Hawaii State Employees Federal CU, Honolulu: 132, 133
Hawkeye Bancorporation, Des Moines, Iowa: 88
Hawthorne Savings & Loan Assn., Calif.: 122, 123, 128, 129
Hazleton National Bank, Nuremberg, Pa.: 43
Heart Federal Savings & Loan Assn., Auburn, Calif.: 122, 123, 128, 129
Heartland Fed. Savings & Loan Assn., Ponca City, Okla.: 118, 122, 125, 126, 128, 130
Heitman Financial Services Ltd., Chicago: 115, 118
Heritage Bank for Savings, Holyoke, Mass.: 121, 124, 128, 129
Heritage Federal Savings Bank, Taylor, Mich.: 122, 124, 128, 129
Heritage FS&LA, Monroe: 25
HeritageBanc SA, Duncanville: 25
Hessische Landesbank-Girozentrale, Frankfurt: 93, 98, 102, 103, 104
Hibernia Corp., New Orleans, La.: 62, 63, 67, 68, 75, 77, 78, 80, 82, 84, 88
Hibernia National Bank, New Orleans, La.: 12, 18, 20, 28, 29, 30, 32, 33, 36, 38, 41, 45, 47, 62, 70
Higashi-Nippon Bank, Ltd., Tokyo: 96, 99

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AB.JR

Where to Find Your Company's Statistics

Higo Bank, Ltd., Kumamoto: 95, 99
Hill, Samuel Bank, Ltd., London: 95, 100
Hinesville Bank, Ga.: 52
Hiroshima Bank, Ltd. Japan: 94, 99
Hiroshima-Sogo Bank, Ltd.: 95, 99
Hokkaido Bank, Ltd., Sapporo Japan: 94, 99
Hokkaido Takushoku Bank Ltd., Sapporo, Japan: 93, 99, 102, 103, 104, 106
Hokkoku Bank, Ltd., Kanazawa: 95, 99
Hokuetsu Bank, Ltd., Nagaoka: 95, 99
Hokuriku Bank Ltd., Toyama: 93, 99, 102, 103, 104
Hollywood Federal Bank, FSB, Fla.: 121, 123, 128, 129
Home & City Savings Bank, Albany, N.Y.: 122, 125, 128, 130
Home Federal Bank of Tennessee, FSB, Knoxville: 122, 125, 128, 130
Home Federal Savings Bank, Queens, New York: 128, 130
Home National Bank, Milford: 24
Home Owners Savings Bank FSB, Boston: 24
Home Savings & Loan Co., Youngstown, Ohio: 122, 125, 128, 130
Home Savings Assn. of Kansas City, FA, Mo.: 120, 124, 127, 129
Home Savings Bank, FSB, Hollywood, Fla.: 122, 123, 128, 129
Home Savings of America, FA, Irwindale, Calif.: 94, 101, 114, 120, 123, 126, 129
Home State Bank, Royal, Iowa: 54, 55
Home Unity Savings & Loan Assn., Lafayette Hill, Pa.: 128, 130
HomeFed Bank, FSB, San Diego, Calif.: 95, 101, 120, 123, 126, 127, 129
Homestead Savings, FS&LA, Millbrae, Calif.: 120, 123, 126, 127, 129
HonFed Bank, FSB, Honolulu: 120, 124, 126, 127, 129
Hongkong & Shanghai Banking Corp., Hong Kong: 93, 98, 102, 103, 104, 106, 110
Hongkong Bank of Canada, Vancouver: 97, 98
Horizon Financial, F.A., Southampton, Pa.: 25
Horizon Savings Bank, FSB, Wilmette, Ill.: 122, 124
Household Bank NA, Salinas, Calif.: 39, 41
Household Bank, FSB, Newport Beach, Calif.: 97, 101, 120, 123, 126, 127, 129
Howard Savings Bank, Newark, N.J.: 120, 124, 127, 130
Hua Nan Commercial Bank, Ltd., Taipei: 94, 109, 100
Hubco, Inc., Union City, N.J.: 78
Hudson City Savings Bank, Paramus, N.J.: 120, 124, 127, 130
Hughes Aircraft Emp. Fed'l CU, Manhattan Beach, Calif.: 132, 133
Hunter Savings Assn., Cincinnati: 122, 125, 128, 130
Huntington Bancshares Inc., Columbus, Ohio: 62, 63, 64, 65, 67, 69, 71, 72, 73, 74, 75, 77, 78, 80, 82, 84, 89, 118
Huntington Mortgage Co., Columbus, Ohio: 115, 118
Huntington National Bank, Columbus, Ohio: 12, 19, 20, 25, 28, 29, 30, 32, 33, 34, 38, 43, 45, 46, 47, 50, 62, 70, 97, 101
Hyakugo Bank, Ltd., Tsu: 95, 99
Hyakujushi Bank, Ltd., Tokyo Japan: 94, 99
Hyogo Bank, Ltd., Kobe Japan: 94, 99, 110

I

IAG Federal Credit Union, Rye, N.Y.: 132, 133
IBJ Schroder Bank & Trust Co., New York: 16, 19, 21, 84, 89, 107
IBM Coastal Employees Federal CU, Raleigh, N.C.: 132, 133
IBM Endicott/Owego Emp. Federal CU, Endicott, N.Y.: 132
IBM Hudson Valley Emp Fed'l Credit Union, Poughkeepsie,: 132, 133
IBM Mid America Emp. Federal CU, Rochester, Minn.: 132, 133
Imco Realty Services Inc., Santa Rosa, Calif.: 115, 118
Imperial Bancorp, Inglewood, Calif.: 77, 78, 87
Imperial Bank, Inglewood, Calif. : 32, 33, 34, 35
Imperial Bank, Los Angeles: 14, 18, 21
Imperial Federal Savings Assn., San Diego Calif.: 120, 123, 127, 129
INB Banking Co., Jeffersonville, Ind.: 35
INB Financial Corp., Indianapolis, Indiana: 62, 63, 64, 65, 68, 75, 80, 82, 84, 87
INB National Bank, Indianapolis, Indiana: 14, 18, 21, 34, 38, 41, 46, 50, 62
Independence Bancorp., Inc., Perkasie: 90
Independence Bank, Los Angeles: 34, 36
Independence One Mortgage Corp., Southfield, Mich.: 115, 118
Independence Savings Bank, Brooklyn, New York: 121, 125, 128, 130
Independent National Bank, Phoenix: 24
Industrial Bank of Japan Ltd., Los Angeles: 107
Industrial Bank of Japan Ltd., New York: 107
Industrial Bank of Japan Trust Co., New York: 14, 19, 21, 23, 28, 29, 35, 63, 84, 89, 107
Industrial Bank of Japan, Ltd., Tokyo: 93, 99, 102, 103, 104, 106
Industrial Bank of Korea, Seoul: 110
Int'l Bank of Commerce, Laredo, Tex.: 48
Integra Financial Corp., Pittsburgh, Pa.: 62, 63, 64, 65, 67, 69, 75, 80, 82, 84, 90
Intercontinental Bank, Miami: 36
International Bank of Commerce, Laredo, Tex.: 16, 19, 45
International Commercial Bank of China, Taipei: 97, 100
Interwest Mortgage Corp., Ponca City, Okla.: 115, 118
Investors Savings & Loan Assn., Millburn, N.J.: 121, 124, 127, 130
Investors Savings Bank, Richmond: 121, 126, 127, 130
Iowa State Bank, Calmar, Iowa: 54, 55
Israel Discount Bank of New York: 63, 107
Israel Discount Bank, Ltd., Tel-Aviv: 95, 98, 106
Israel Discount Bank, New York: 12, 19, 21, 89
Istituto Bancario Italiano, Milan: 96, 98
Istituto Bancario San Paolo di Torino, Turin, Italy: 93, 98, 102, 103, 104, 106
ITT Federal Bank, FSB, Irvine, Calif.: 128, 129
Iyo Bank, Ltd., Matsuyama Japan: 94, 99

J

Jamaica Savings Bank, FSB, Lynbrook, N.Y.: 121, 125, 127, 130
JAX Navy Federal Credit Union, Jacksonville, Fla.: 132, 133
Jefferson Bankshares, Inc., Charlottesville: 90
Jefferson National Bank, Charlottesville, Va.: 16, 19, 22, 40
John Hanson Savings Bank, FSB, Beltsville, Md.: 128, 129
Jordan Banking Co., Leary, Ga.: 54, 55
Joyo Bank, Ltd., Mito Japan: 94, 99
Juroku Bank, Ltd.; Gifu Japan: 94, 99, 110
Jyske Bank, Silkeborg: 96, 98

K

Kagawa Bank, Ltd., Takamatsu: 97, 99
Kagoshima Bank, Ltd.: 95, 99
Kansallis-Osake Pankki, Helsinki Finland: 94, 98
Karnes County FS&LA, Karnes City, Tex.: 25
Keiyo Bank, Ltd., Chiba: 95, 99
Kentucky-Farmers Bank, Catlettsburg, Kentucky: 52, 53
Kern Schools Federal CU, Bakersfield, Calif.: 132, 132
Key Bank Central New York NA, Syracuse: 39, 43, 45
Key Bank Idaho, Boise: 35
Key Bank Maine, Augusta, Maine: 39, 41, 43
Key Bank NA: 25
Key Bank of Central New York, NA, Syracuse: 14, 19, 21
Key Bank of Eastern New York NA, Albany : 14, 19, 21, 23, 25, 32, 33, 34, 35, 38, 43, 47, 48, 60
Key Bank of Maine, Augusta: 16, 18, 22
Key Bank of Oregon, Portland: 16, 19, 22, 35, 40
Key Bank of Puget Sound, Seattle, Wash.: 16, 19, 25, 40
Key Bank of Southeastern NY NA, Newburgh: 25
Key Bank of Utah, Ogden: 46
Key Bank of Western New York NA, Buffalo: 14, 19, 22, 23, 25, 35, 47, 48
Key Bank of Western New York NA, Jamestown: 45
Key Bank of Western NY NA, Buffalo: 39, 43
Key Centurion Bancshares Inc., Charleston, W.Va.: 64, 65, 75, 90
KeyCorp, Albany, N.Y.: 60, 63, 64, 65, 67, 68, 71, 72, 73, 74, 75, 77, 78, 80, 82, 84
Keystone Financial Inc., Harrisburg, Pa.: 64, 65, 75, 90
Kilgore Federal Savings & Loan Assn., Tex.: 121, 126, 127, 130
J.I. Kislak Mortgage Service Corp., Miami: 115, 118
Kiyo Bank, Ltd., Wakayama, Japan: 95, 99, 110
Kleinwort, Benson, Lonsdale Plc, London: 95, 100
Knutson Mortgage Corp., Bloomington, Minn.: 115, 118
Kofuku Bank, Ltd., Osaka: 95, 99
Korea Development Bank, Seoul Korea: 94, 99
Korea Exchange Bank, Seoul Korea: 94, 99, 110
Korea First Bank, Seoul Korea: 94, 99
Korea Housing Bank, Seoul: 95, 99
Kredietbank N.V., Brussels: 93, 98, 102, 103, 104
Kredietbank S.A.

Where to Find Your Company's Statistics

Luxembourgeoise, Luxembourg: 95, 99
Kreissparkasse Koeln, Cologne: 97, 98
Krung Thai Bank Ltd., Bangkok: 96, 100
Kyowa Bank, Ltd., Tokyo: 93, 99, 102, 103, 104, 106
Kyushu Bank, Ltd., Sasebo: 97, 99

L

La Jolla Bank & Trust Co.: 24
La Salle National Bank, Chicago, Illinois: 24, 28, 29, 34
La Salle National Corp., Chicago, Illinois: 80, 82, 84
Lake Country Bank, Webbers Falls, Okla.: 54, 55
Land Bank of Taiwan, Taipei: 95, 100
Landesbank Berlin-Girozentrale, Berlin: 95, 98
Landesbank Rheinland-Pfalz Girozentrale, Mainz Germany: 94, 98
Landesbank Saar-Girozentrale, Saarbrucken: 97, 98
Landesbank Schleswig-Holstein Girozentrale, Kiel Germany: 94, 98
Landesgirokasse, Stuttgart: 95, 98
Landmark Bancorp, La Habra, Calif.: 78
Landmark Bancshares Corp., St. Louis, Missouri: 88
Landmark Bank, Clayton, Mo.: 43
Landmark Savings Assn., Pittsburgh: 121, 125, 128, 130
Langley Federal Credit Union, Hampton, Va.: 132, 133
Laredo National Bank, Tex.: 16, 19
LaSalle National Bank, Chicago, Ill.: 14, 18, 21, 40, 41, 43, 62, 63, 64, 65, 67, 68, 87
LaSalle Northwest National Bank, Chicago, Ill.: 40, 41
Latimer & Buck, Inc., Philadelphia: 115, 118
Latimer State Bank, Wilburton, Okla.: 54, 55
Lawrence National Bank & Trust Co., Kan.: 52, 53
Leader Federal Bank for Savings, Memphis, Tenn.: 121, 125, 127, 130
Lebanon Valley National Bank, Lebanon, Pa.: 35
Leonardville State Bank, Kan.: 54, 55
Liberty Bank & Trust Co., Oklahoma City: 25
Liberty Bank, Middletown, Conn.: 122, 123, 128, 129
Liberty National Bancorp Inc., Louisville, Ky.: 64, 65, 75, 80, 82, 88
Liberty National Bank & Trust Co., Louisville, Kentucky: 16. 18, 22, 39, 41
Liberty National Bank & Trust Co., Oklahoma City: 16, 19, 22
Lincoln Federal S&L Assn., Miami: 24
Lincoln Financial Corp., Ft. Wayne, Indiana: 87
Lincoln National Bank & Trust Co., Fort Wayne, Ind.: 35
Lincoln Savings & Loan Assn., FA, Los Angeles: 120, 123, 126, 127, 129
Lincoln Savings Bank, FSB, New York: 120, 125, 127, 130
Lincoln Service Corp., Owensboro, Ky.: 115, 118
Litton Federal Credit Union, Chatsworth, Calif.: 132, 133
Ljubljanska Banka, Ljubljana: 97, 100
Lloyds Bank Plc, London: 93, 100, 102, 103, 104, 110
LMSC Federal Credit Union, Sunnyvale, Calif.: 132, 133
Loan America Financial Corp., Miami Lakes, Fla.: 115, 118
Local Federal Bank, FSB, Oklahoma City: 122, 125, 126, 128, 130
Lockheed Federal Credit Union, Burbank, Calif.: 132, 133
Lomas Financial Corp., Dallas: 114, 118
Lomas Mortgage USA, Dallas: 114, 115, 118
Long Beach Savings & Loan Assn., Calif.: 122, 123
Long Beach School Employees Federal CU, Calif.: 132, 133
Long Island Savings Bank FSB, Melville, N.Y.: 120, 125, 127, 130
Long-Term Credit Bank of Japan Ltd., Tokyo: 93, 99, 102, 103, 104, 106
Long-Term Credit Bank of Japan, Ltd., Los Angeles: 107
Long-Term Credit Bank of Japan, New York: 107
Los Angeles Teachers Credit Union: 132, 133
Loyola Federal Savings & Loan Assn., Baltimore: 121, 124, 127, 129
LTCB Trust Co., New York: 34, 107
Lumbermen's Investment Corp., Austin, Tex.: 115, 118
Luzerner Kantonalbank, Lucerne: 96, 100
Lyndon State Bank, Kan.: 54, 55
Lyonnaise de Banque, Lyon: 96, 98

M

M & I Marshall & Ilsley Bank, Milwaukee: 16, 19, 21, 40, 50, 62
M-West Mortgage Corp., Orange, Calif.: 115, 118
MacDill Federal Credit Union, Tampa, Fla.: 132, 133
Macomb Warren Bank, Mt. Clemens, Mich.: 35
Madison National Bank, Washington, D.C.: 36
Magna Group Inc., Belleville, Illinois: 87
Magnolia Fed. Bank for Svgs, Hattiesburg, Miss.: 128
Magnolia Federal Bank for Savings, Hattiesburg, Miss.: 122, 124, 129
Main Line Federal Savings Bank, Villanova, Pa.: 128, 130
Maine National Bank, Portland: 36, 43
Maine Savings Bank, Portland: 121, 124, 126, 128, 129
Malayan Banking Berhad, Kuala Lumpur: 97, 99
Manhattan Savings Bank, New York: 120, 125, 126, 127, 130
Manila Banking Corp., Philippines: 110
Manufacturers & Traders Trust Co., Buffalo, N.Y.: 12, 19, 21, 25, 32, 33, 38, 43, 45, 47, 62, 70
Manufacturers Hanover Corp., New York: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 77, 78, 80, 82, 84, 89
Manufacturers Hanover Trust Co., New York: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 43, 45, 46, 47, 50, 60, 70, 93, 101, 102, 103, 104
Manufacturers National Bank, Detroit, Michigan: 12, 18, 20, 28, 29, 30, 34, 38, 41, 43, 45, 47, 48, 50, 60, 70, 96, 101
Manufacturers National Corp., Detroit, Mich.: 60, 63, 64, 65, 67, 68, 71, 72, 73, 74, 75, 80, 82, 84, 88
Mapleton Trust & Savings Bank, Iowa: 54, 55
Margaretten & Company, Inc., Perth Amboy, N.J.: 115, 118
Margco Holdings, Inc. Corp., Perth Amboy, N.J.: 118
Marine Bank of Springfield, Ill.: 50
Marine Bank, Warren, Pa.: 19, 16, 22, 40, 45, 46
Marine Midland Bank (Delaware) NA, Wilmington: 25
Marine Midland Bank NA, Buffalo, N.Y.: 12, 19, 20, 25, 28, 29, 30, 32, 33, 34, 36, 38, 43, 45, 47, 48, 50, 60, 70, 95, 101, 107,
Marine Midland Banks Inc., Buffalo, N.Y.: 60, 63, 67, 68, 71, 72, 73, 74, 80, 82, 84, 89, 114, 118
Marine Midland Mortgage Corp., Buffalo, N.Y.: 114, 115, 118
Mark Twain Bank, Ladue, Mo.: 16, 18, 22, 34, 43
Marquette Bank Minneapolis NA, Minnesota: 16, 18, 22, 24, 40, 41, 43
Marquette Bank Mound, Minn.: 54, 55
Marshall & Ilsley Corp., Milwaukee, Wis.: 62, 63, 64, 65, 67, 69, 75, 77, 78, 80, 82, 84, 90
Martell State Bank, Neb.: 54, 55
Maryland National Bank, Baltimore, Maryland: 12, 18, 20, 24, 28, 29, 30, 32, 33, 34, 36, 38, 41, 43, 45, 46, 47, 50, 60, 70, 95, 101
Maryland National Mortgage Corp., Baltimore: 115, 118
Mase Westpac Ltd., London: 110
Massachusetts Co. Inc., Boston, Massachusetts: 22, 39, 41, 43, 46, 47, 48
Max Federal Credit Union, Montgomery, Ala.: 132, 133
MBank El Paso NA, Tex.: 36
MBNA America Bank NA, Newark, Del.: 14, 18, 21, 23, 35, 38, 41
McCook National Bank, Nebraska: 52, 53
McDonnell Douglas West Federal CU, Torrance, Calif.: 132, 133
McDowell County National Bank, Welch, W.Va.: 52, 53
Mechanics & Farmers Savings Bank, FSB, Bridgeport, Conn.: 122, 123, 128, 129
Mechanics Bank, Worcester, Mass.: 35, 36
Mechanics National Bank, Paramount, Calif.: 52, 53
Mellon Bank (East) PSFS NA, Philadelphia: 12, 19, 20, 23, 25, 26, 28, 29, 30, 34, 38, 43, 45, 46, 47, 48, 70, 96, 101
Mellon Bank Corp., Pittsburgh, Pa.: 60, 63, 64, 65, 67, 69, 71, 72, 73, 74, 75, 76, 77, 80, 82, 84, 90, 118
Mellon Bank Delaware NA, Wilmington, Delaware: 39, 41
Mellon Bank NA, Pittsburgh, Pa.: 12, 19, 20, 23, 28, 29, 30, 32, 33, 34, 36, 38, 43, 45, 46, 47, 48, 50, 60, 70, 95, 101
Mellon Financial Services Corp., Houston: 115, 118
Melrose Credit Union, Woodside, N.Y.: 132, 133
Meno Guaranty Bank, Meno, Okla.: 54, 55
Merabank, Phoenix: 24
Mercantile Bancorp., Inc., St. Louis, Missouri: 62, 63, 64, 65, 67, 68, 75, 77, 78, 80, 82, 84, 88
Mercantile Bank of St. Louis NA, Clayton, Missouri: 14, 18, 21, 24, 34, 38, 41, 43, 47, 50, 62
Mercantile Bankshares Corp., Baltimore, Maryland: 62, 63, 64, 65, 67, 68, 75, 80, 82, 84, 88
Mercantile Safe Deposit & Trust Co., Baltimore: 16, 18, 22, 34, 62
Merchants & Farmers Bank, Milledgeville, Ga.: 52, 53
Merchants Bank & Trust Co., Indianapolis: 34
Merchants Bank NA, Allentown, Pa.: 40, 43, 46
Merchants Bank of New York: 35
Merchants Bank, Boston: 24
Merchants Bank, Kansas City, Mo.: 16, 18, 22, 46
Merchants Bank, NA, Allentown, Pa.: 16, 19, 22
Merchants National Bank & Trust Co., Indianapolis, Indiana: 14, 18, 21, 36, 38, 39, 41, 62
Merchants National Corp., Indianapolis, Indiana: 62, 63, 67. 68, 75, 80, 82, 84, 87
Mercury FS&LA, Huntington Beach: 24
Meridian Bancorp Inc., Reading, Pa.: 12, 19, 20, 28, 29, 30, 32, 33, 34, 35, 38, 43, 46, 47, 60, 63, 64,

Where to Find Your Company's Statistics

65, 67, 69, 70, 71, 72, 73, 74, 75, 80, 82, 84, 90, 96, 101, 118
Meridian Mortgage Corp., Wayne, Pa.: 115, 118
Meridian SA, Arlington: 25
Meritor Mortgage Corp.-East, Philadelphia: 115, 118
Meritor Savings Bank, Philadelphia: 25, 101, 118, 120, 125, 126, 127, 130
Merrill Lynch Bank & Trust Co., Plainsboro Twp., N.J.: 22, 43
Metairie Bank & Trust Co., La.: 52
Metmor Financial Inc., Overland Park, Kan.: 114, 115, 118
Metro North State Bank, Kansas City, Mo.: 36
Metrobank, San Diego, Calif.: 35
Metropolitan Federal Bank, FSB, Fargo, N.D.: 120, 126, 127, 130
Metropolitan Federal S & L Assn., Nashville, Tenn.: 122, 125, 128, 130
Metropolitan Life Insurance Co., New York: 114, 118
Michigan National Bank, Farmington Hills, Mich.: 12, 18, 20, 28, 29, 30, 32, 33, 34, 39, 41, 43, 45, 46, 47, 48, 50, 62, 70, 96, 101
Michigan National Corp., Farmington Hills, Mich.: 62, 63, 64, 65, 67, 68, 71, 72, 73, 74, 75, 78, 84, 88, 118
Michinoku Bank, Ltd., Aomori: 96, 99
Mid America Fed. Savings Bank, Clarendon Hills, Ill.: 121, 124, 128, 129
Mid American Bank & Trust Co., Louisville, Ky.: 35, 43
Mid-State Bank, Arroyo Grande, Calif.: 34
Mid-State Federal Savings Bank, Ocala, Fla.: 122, 123, 128, 129
Middletown Valley Bank, Maryland: 52, 53
MidFirst Bank, SSB, Oklahoma City: 122, 125, 126, 128, 130
Midland Bank Plc, London: 93, 100, 102, 103, 104
Midland Mortgage Co., Oklahoma City: 115, 118
Midland Savings Bank, FSB, Des Moines, Iowa: 128, 129
Midlantic Corp., Edison, N.J.: 60, 63, 67, 68, 71, 72, 73, 74, 75, 76, 77, 78, 80, 82, 84, 88
Midlantic National Bank, Newark, N.J.: 12, 19, 20, 28, 29, 30, 32, 33, 34, 36, 39, 41, 43, 60, 97, 101
Midlantic National Bank/North, West Paterson, N.J.: 14, 19, 21, 25, 32, 33, 34, 36, 39, 41, 43, 70
Midwest SA FA, Minneapolis: 24
Mie Bank, Ltd., Yokkaichi: 97, 99
Minden Exchange Bank & Trust Co., Neb.: 52, 53
Miners State Bank, Frontenac, Kan.: 54, 55
Mission Federal Credit Union, San Diego, Calif.: 132, 133
Missouri SA, FA, Clayton: 24
Mitsubishi Bank Ltd., Los Angeles: 107
Mitsubishi Bank Ltd., New York: 107
Mitsubishi Bank Ltd., Tokyo: 93, 99, 102, 103, 104, 106
Mitsubishi Trust & Banking Corp., Los Angeles: 107
Mitsubishi Trust & Banking Corp., New York: 107
Mitsubishi Trust & Banking Corp., Tokyo: 93, 99, 102, 103, 104, 106, 110
Mitsui Bank Ltd., Tokyo: 110
Mitsui Manufacturers Bank, Los Angeles: 16, 18, 34, 36, 107
Mitsui Taiyo Kobe Bank Ltd., Chicago: 107
Mitsui Taiyo Kobe Bank Ltd., Los Angeles: 107
Mitsui Taiyo Kobe Bank Ltd., New York: 107
Mitsui Taiyo Kobe Bank Ltd., Tokyo: 93, 99, 102, 103, 104, 106
Mitsui Trust & Banking Co. Ltd., Los Angeles: 107
Mitsui Trust & Banking Co. Ltd., New York: 107
Mitsui Trust & Banking Co. Ltd., Tokyo: 93, 99, 102, 103, 104, 106
Miyazaki Bank, Ltd.: 96, 99
MNC Financial, Inc., Baltimore, Maryland: 60, 63, 67, 68, 71, 72, 73, 74, 75, 76, 77, 80, 82, 84, 88, 118
Monogram Bank USA, Cincinnati: 40
Monogram Credit Card Bank, Roswell, Ga.: 39, 41
Monroe County Bank, Monroeville, Ala.: 52, 53
Monroe Saving Bank FSB, Rochester, N.Y.: 25
Monte dei Paschi di Siena: 93, 98, 102, 103, 104
J.P. Morgan & Co., Inc., New York, N.Y.: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 77, 78, 80, 82, 84, 89, 102, 103, 104
Morgan Bank (Delaware), Wilmington: 14, 18, 21
Morgan Bank Delaware, Wilmington, Delaware: 28, 29, 45
Morgan Grenfell & Co. Ltd., London: 96, 100
Morgan Guaranty Trust Co., New York: 12, 19, 20, 28, 29, 30, 39, 45, 46, 47, 50, 60, 70, 93, 101
Morris Savings Bank, Morristown, N.J.: 122, 124, 128, 130
Motherwell District Municipal Bank Ltd.: 97, 100
Mountain America Credit Union, Salt Lake City, Utah: 132, 133
Muenster State Bank, Tex.: 54, 55
Multibank Financial Corp., Quincy, Mass.: 88
Municipal Credit Union, New York: 132, 133
Municipal Employees Credit Union of Baltimore: 132, 133
Municipal Savings Bank FSB, Towson: 24
Murray Mortgage Co., Dallas: 115, 118
Musashino Bank, Ltd., Omiya: 95, 99
Mutual S&LA, Charlotte: 25
Mutual Savings Bank of Wisconsin SA, Milwaukee: 121, 126, 128, 130

N

Nanto Bank, Ltd., Nara Japan: 94, 99
Nassauische Sparkasse, Wiesbaden: 96, 98
National Australia Bank, Ltd, Melbourne: 93, 98, 102, 103, 104, 110
National Bancorp of Alaska, Inc., Anchorage, Alaska: 64, 65, 75, 87
National Bank & Trust Co., Chariton, Iowa: 52, 53
National Bank & Trust Co., Norwich, N.Y.: 40
National Bank of Alaska, Anchorage: 16, 18, 22, 46
National Bank of Boyertown, Pa.: 43
National Bank of Canada, Montreal Canada: 94, 98, 109, 110
National Bank of Commerce, Altus, Okla.: 52, 53
National Bank of Commerce, Memphis, Tenn.: 16, 19, 22, 25, 43
National Bank of Detroit: 24
National Bank of Egypt, Cairo: 97, 98
National Bank of Greece, Athens Greece: 94, 98
National Bank of Kuwait: 95, 99
National Bank of Northern Virginia, Sterling: 25
National Bank of Stamford, N.Y.: 52, 53
National Bank of Washington, D.C.: 24
National City Bank, Akron, Ohio: 40, 43
National City Bank, Cleveland, Ohio: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 43, 46, 47, 50, 60, 63, 64, 65, 67, 69, 70, 71, 72, 73, 74, 75, 77, 78, 80, 82, 84, 89, 97, 101, 118
National City Mortgage Co., Miamisburg, Ohio: 115, 118
National Commerce Bancorp., Memphis: 64, 65, 75, 90
National Commerce Bank, Houston, Texas: 52, 53
National Commercial Bank, Jeddah Saudi Arabia: 94, 99
National Community Bank, Rutherford, N.J.: 14, 19, 21, 32, 33, 34, 36, 39, 41, 43, 47
National Community Banks, Inc., Maywood, N.J.: 75, 89
National Mortgage Co., Memphis, Tenn.: 115, 118
National State Bank, Elizabeth, N.J.: 16, 19, 22, 34, 36, 40, 41, 43, 115, 118
National Westminster Bancorp, Inc., New York: 60, 63, 67, 68, 69, 71, 72, 73, 74, 89
National Westminster Bank N.J., Jersey City: 12, 19, 20, 25, 28, 29, 30, 32, 33, 34, 36, 39, 41, 43, 70, 97, 101, 107
National Westminster Bank Plc, London: 93, 100, 102, 103, 104, 106, 110
National Westminster Bank USA, New York: 12, 19, 20, 28, 29, 30, 32, 33, 34, 36, 38, 43, 60, 70, 95, 101, 107
Nationar, New York: 22
Nations Bank NA, Dover, Del.: 39, 41
Naval Air Federal Credit Union, Virginia Beach: 132, 133
Navy Federal Credit Union, Merrifield, Va.: 132, 133
NBC Bank-Austin NA: 25
NBC Bank-Boerne NA: 25
NBC Bank-Houston NA: 25
NBC Bank-Kerrville NA: 25
NBC Bank-Rio Grande Valley NA, Mission: 25
NBC Bank-San Antonio NA: 25
NBC Bank-Sequin NA: 25
NBC Bank-South Texas NA, Corpus Christi: 25
NBC Bank-Uvalde NA: 25
NBD Alpena Bank: 24
NBD Ann Arbor NA: 24
NBD Bancorp., Inc., Detroit, Michigan: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 77, 78, 80, 82, 84, 88, 118
NBD Bank NA, Detroit, Michigan: 12, 18, 20, 24, 26, 28, 29, 30, 32, 33, 34, 38, 43, 45, 47, 50, 60, 70, 95, 101
NBD Battle Creek NA: 24
NBD Cadillac Bank: 24
NBD Commerce Bank, Lansing: 24
NBD Evanston Bank NA, Ill.: 35
NBD F&M Bank NA, Benton Harbor: 24
NBD Genesse Bank, Flint: 24
NBD Grand Haven: 24
NBD Grand Rapids NA: 24
NBD Kalamazoo Bank: 24
NBD Monroe County Bank, Dundee: 24
NBD Mortgage Co., Troy, Mich.: 115
NBD Mortgage Co., Troy, Mich.: 118
NBD Northwest Bank NA, Traverse City: 24
NBD Saginaw Bank: 24
NBD Sandusky Bank: 24
NCNB Corp., Charlotte, N.C.: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 77, 78, 80, 82, 84, 89, 90, 102, 103, 104, 114, 118
NCNB Mortgage Corp., Dallas: 114, 115, 118
NCNB National Bank of Florida, Florida: 12, 18, 20, 28, 29, 30, 32, 33, 34, 38, 41, 43, 45, 46, 47, 50, 70, 96, 101
NCNB National Bank of North Carolina, Charlotte, N.C.: 12, 19, 20, 25, 28, 29, 30, 32, 33, 34, 38, 43, 45, 47, 50, 70, 95, 101
NCNB National Bank of S.C., Columbia: 14, 19, 21, 32, 33, 34, 38, 43, 45
NCNB National Bank, Atlanta, Fla.: 40, 41
NCNB Texas National Bank,

Where to Find Your Company's Statistics

Dallas, Texas: 12, 19, 20, 25, 28, 29, 30, 33, 34, 38, 45, 46, 47, 48, 50, 60, 70, 94, 101
Nebraska State B&T Co., Broken Bow, Neb.: 52, 53
Nedperm Bank Ltd., Johannesburg: 96, 99
Neffs National Bank, Pa.: 52, 53
Nevada Federal Credit Union, Las Vegas: 132, 133
New Bedford Institution for Savings, Mass.: 121, 124, 128, 129
New Brunswick Savings Bank, N.J.: 122, 124, 128, 130
New England Savings Bank, New London, Conn.: 122, 123, 126, 128, 129
New Guaranty FS&LA, Taylor: 24
New Hampshire Savings Bank, Concord: 122, 124, 128, 130
New Haven Savings Bank, Conn.: 121, 123, 127, 129
New Jersey National Bank, Pennington, N.J.: 14, 19, 21, 25, 34, 39, 41, 43,
New Tripoli National Bank, Pa.: 52, 53
Neworld Bank, Boston: 121, 124, 128, 129
Newport News Shipbuilding Employees CU, Va.: 132, 133
Niigata Chuo Bank, Ltd.: 97, 99
Nippon Credit Bank Ltd., Los Angeles: 107
Nippon Credit Bank Ltd., Tokyo: 93, 99, 102, 103, 104, 106
Nippon Credit Bank, New York: 107
Nippon Trust Bank, Ltd., Tokyo: 99
Nishi-Nippon Bank, Ltd., Fukuoka Japan: 94, 99
NMB Postbank Group, N.V., Amsterdam: 93, 99, 102, 103, 104, 109
Nordbanken, Stockholm, Sweden: 93, 100, 102, 103, 104, 110
Norddeutsche Landesbank Girozentrale, Hannover: 93, 98, 102, 103, 104
Norinchukin Bank, Tokyo: 93, 99, 102, 103, 104, 106
Norske Bank, Oslo Norway: 94, 99
Norske Creditbank, Oslo, Norway: 110
Norstar Bank Central New York, Syracuse: 121, 125, 128, 130
Norstar Bank NA, Buffalo, N.Y.: 14, 19, 21, 32, 33, 34, 39, 43, 45, 48
Norstar Bank of Upstate NY, Albany: 14, 19, 21, 28, 29, 34, 39, 43
Norstar Bank, Hempstead, N.Y.: 34, 35, 36, 40, 43
Norstar Bank, Melville, N.Y.: 14, 19, 21
North Caroiina S&LA FA, Matthews: 25
North Fork Bank & Trust Co., Mattituck, N.Y.: 34, 35, 36
North Island Federal Credit Union, San Diego, Calif.: 132, 133
North Pacific Bank, Ltd., Sapporo: 96, 99
North Side Savings Bank, Bronx, New York: 121, 125, 128, 130
Northeast Bancorp, Inc., New Haven, Conn.: 75, 80, 82, 84, 87
Northeast Savings, FA, Hartford, Conn.: 120, 123, 127, 129
Northeastern Bank of Pa., Wilkes-Barre: 14, 19, 22, 34, 35, 36, 39, 46
Northern State Bank, Thief River Falls, Minn.: 52, 53
Northern Trust Bank of Florida NA, Miami: 35
Northern Trust Co., Chicago, Illinois: 12, 18, 20, 28, 29, 30, 34, 35, 39, 41, 43, 50, 62, 63, 64, 65, 67, 68, 70, 71, 72, 73, 74, 75, 77, 78, 80, 82, 84, 87, 97, 101
Northside Bank, San Antonio: 25
Northwest Bank Cedar Rapids NA, Iowa: 24
Northwest Commerce Bank, Rosemont, Ill.: 52
Northwest Federal Credit Union, Herndon, Va.: 132, 133
Northwest Savings Bank, Warren, Pa.: 122, 125, 128, 130
Northwestern Savings & Loan Assn., Chicago: 122, 124, 128, 129
Norwest Bank Atlantic NA, Iowa: 24
Norwest Bank Cedar Falls NA, Iowa: 24
Norwest Bank Denison NA, Iowa: 24
Norwest Bank Des Moines NA, Iowa: 24
Norwest Bank Fort Dodge NA, Iowa: 24
Norwest Bank Iowa NA, Des Moines, Indiana: 14, 18, 21, 23, 24, 39, 41, 45, 47, 48, 50
Norwest Bank Mason City NA, Iowa: 24
Norwest Bank Minnesota NA, Minneapolis, Minnesota: 12, 18, 20, 24, 28, 29, 30, 32, 33, 34, 38, 41, 43, 45, 47, 48, 50, 60, 70, 96, 101
Norwest Bank Nebraska NA, Omaha, Nebraska: 16, 18, 22, 40, 41, 50
Norwest Bank North Dakota NA, Fargo: 45, 48
Norwest Bank Ottumwa NA, Iowa: 24
Norwest Bank S. Dakota NA, Sioux Falls: 16, 19, 22, 24, 39, 45, 48
Norwest Corp., Minneapolis, Minnesota: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 77, 78, 80, 82, 84, 88, 118
Norwest Mortgage, Inc., Des Moines, Iowa: 115, 118
NVR Mortgage, L.P., Pittsburgh: 115, 118
NWA Federal Credit Union, Bloomington, Minn.: 132, 133

O

Oak Tree Savings Bank, SSB, New Orleans, La.: 120, 124, 127, 129
Ocean National Bank, Point Pleasant, N.J.: 36
Oesterreichische Laenderbank, Vienna Austria: 94, 98
Oesterreichische Postsparkasse, Vienna: 95, 98
OFFITBANK, New York, N.Y.: 80, 82
Ogaki Kyoritsu Bank, Ltd., Ogaki, Japan: 95, 99, 110
Ohio Citizens Bank, Toledo: 40
Ohio Savings Bank, Cleveland: 121, 125, 128, 130
Oita Bank, Ltd.: 96, 99
Okemah National Bank, Okla.: 54, 55
Old Kent Bank & Trust Co., Grand Rapids, Mich.: 14, 18, 21, 32, 33, 35, 40, 41, 46, 62
Old Kent Financial Corp., Grand Rapids, Mich.: 62, 64, 65, 67, 68, 75, 77, 78, 80, 82, 84
Old National Bancorp, Evansville, Ind.: 75
Old Stone Bank, FSB, Providence, R.I.: 120, 125, 127, 130
Olympic Federal Savings Assn., Berwyn, Ill.: 128, 129
One Valley Bancorp, Charleston: 90
Onondaga Savings Bank, Syracuse, N.Y.: 121, 125, 127, 130
Operating Engineers Local Union #3 Federal CU, Dublin, Calif.: 132, 133
Orange County Teachers Federal CU, Santa Ana, Calif.: 132, 133
Ossian State Bank, Iowa: 54, 55
Osuuspankkien Keskuspankki Oy, Helsinki: 95, 98
Ottoville Bank Co., Ohio: 54, 55
Oversea-Chinese Banking Corp., Ltd., Singapore: 95, 99, 109

P

Pacific Bank NA, San Francisco: 35
Pacific Coast S&L of America, San Francisco: 128, 129
Pacific Continental Bank, Eugene, Ore.: 54, 55
Pacific First Bank, FSB, Seattle: 120, 126, 127, 130
Pacific First Bank, FSB, Tacoma, Wash.: 97, 101
Pacific IBM Employees Federal CU, San Jose, Calif.: 132, 133
Pacific Service Employees CU, Concord, Calif.: 132, 133
Pacific Southwest Savings Bank, FSB, Corpus Christi, Tex.: 122, 126, 130
Pacific Southwest SB, FSB, Corpus Christi, Tex.: 128
Pacific Western Bancshares, San Jose, Calif.: 77, 78
Pacific Western Bank, San Jose, Calif.: 34
Paine Webber, Inc., New York: 118
PaineWebber Mortgage Finance, Inc., Columbia, Md.: 115, 118
Park National Bank, Kansas City, Missouri: 54, 55
Patelco Federal Credit Union, San Francisco: 132, 133
Pathway Financial, FA, Chicago: 122, 124, 126, 128, 129
Pelican Homestead & Savings Assn., Metairie, La.: 121, 124, 128, 129
Penn Savings Bank, FSB, Wyomissing, Pa.: 122, 125, 128, 130
Pennbank, Warren, Pa.: 40
Pennsylvania National Bank & Trust Co., Pottsville: 35
Pennsylvania State Emp. Credit Union, Harrisburg: 132, 133
J C Penney National Bank, Harrington, Del.: 35, 40, 41
Pentagon Federal Credit Union, Alexandria, Va.: 132, 133
People's Bank, Bridgeport, Conn.: 97, 101, 120, 123, 127, 129
Peoples Bank & Trust Co., Rocky Mount: 25
Peoples Bank of Bullitt County, Shepherdsville, Kentucky: 52, 53
Peoples Bank of Graceville, Fla.: 54, 55
Peoples Bank of Harrington, Wilmington: 24
Peoples Bank of Unity, Plum Boro, Pa.: 52, 53
Peoples Bank Triad, Winston-Salem: 25
Peoples Bank, Lebanon, Tenn.: 25
Peoples Bank, Port Huron: 24
Peoples Federal Savings Bank, Wilmington, N.C.: 25
Peoples Heritage Savings Bank, Portland, Me.: 120, 124, 127, 129
Peoples Savings Bank, Worcester, Mass.: 122, 124, 126, 128, 129
Peoples State Bank, De Smet, S.D.: 54, 55
Peoples State Bank, Hamtramck, Mich.: 52, 53
Peoples Webster County Bank, Red Cloud, Neb.: 54, 55
Peoples Westchester Savings Bank, Hawthorne, N.Y.: 121, 125, 127, 130
Permanent Savings Bank, Niagara Falls: 25
Perpetual Savings Bank, Alexandria, Va.: 118
Perpetual Savings Bank, FSB, McLean, Va.: 25, 120, 126, 127, 130
Petefish Skiles & Co., Virginia, Ill.: 54, 55
PHH Group, Inc., Hunt Valley, Md.: 118
PHH US Mortgage Corp., Cherry Hill, N.J.: 115, 118
Philadelphia National Bank: 25, 46, 48, 60
Philippine Commercial International Bank, Makati: 110
Pima Savings & Loan Assn., Tucson, Ariz.: 121, 123, 128, 129
Pioneer Federal Savings Bank, Clearwater, Fla.: 121, 123, 128, 129
Pioneer Trust Bank NA, Salem, Ore.: 52, 53
Pitkin County Bank & Trust Co., Aspen, Colo.: 52, 53

Where to Find Your Company's Statistics

Pittsburgh National Bank, Pa.: 12, 19, 20, 28, 29, 30, 34, 38, 43, 45, 46, 47, 48, 50, 60, 70, 95, 101
Planters National Bank & Trust Co., Rocky Mount: 25
PNC Financial Corp., Pittsburgh, Pa.: 60, 63, 64, 65, 67, 69, 71, 72, 73, 74, 75, 76, 77, 80, 82, 84, 90, 118
PNC National Bank, Wilmington, Del.: 40, 41, 43
Police & Fire Federal Credit Union, Philadelphia: 132, 133
Pomona First Fed. Savings & Loan Assn., Calif.: 121, 123, 128, 129
Ponce Federal Bank, FSB, P.R.: 122, 125, 128, 130
Portland Teachers Credit Union, Ore.: 132, 133
Postipankki, Helsinki Finland: 94, 98
Poughkeepsie Savings Bank, FSB, N.Y.: 122, 125, 128, 130
Premier Bank NA, Baton Rouge, La.: 14, 18, 21, 34, 36, 39, 41, 45, 47
Primerica Bank, Newark, Del.: 40, 41
PriMerit Bank, Las Vegas, Nev.: 121, 124, 127, 129
Prior Lake State Bank, Minn.: 52, 53
Progressive Consumers Federal CU, Saugus, Mass.: 132, 133
Provident Bancorp, Inc., Cincinnati: 77, 89
Provident Bank of Maryland, Baltimore: 16, 18, 22, 40, 41
Provident Bank, Cincinnati: 16, 19, 22, 34, 43
Provident Central Credit Union, Burlingame, Calif.: 132, 133
Provident Institution for Savings, Boston: 121, 124, 128, 129
Provident National Bank, Philadelphia, Pa.: 12, 19, 20, 28, 29, 30, 32, 33, 34, 36, 39, 45, 46, 47, 48, 70, 97, 101
Provident Savings Bank, Jersey City, N.J.: 121, 124, 128, 130
Provinsbank, Aarhus, Denmark: 110
Prudential Bank & Trust Co., Atlanta: 35, 43
Prudential Home Mortgage, Clayton, Mo.: 114, 115, 118
Prudential Insurance Co. of America, Newark, N.J.: 114, 118
Puget Sound Bancorp, Tacoma, Wash.: 62, 63, 64, 65, 67, 69, 75, 90
Puget Sound National Bank, Tacoma, Wash.: 14, 19, 21, 25, 39, 62
Puget Sound Savings Bank, Seattle: 128, 130
Putnam County National Bank, Carmel, N.Y.: 52, 53

Q

Queens County Savings Bank, Queens, New York: 122, 125, 128, 130

R

Rabobank Nederland, Utrecht: 93, 99, 102, 103, 104, 110
Rafidain Bank, Baghdad Iraq: 94, 98
Raiffeisen Zentralbank Oesterreich AG, Vienna: 95, 98
Randolf-Brooks Federal CU, Universal City, Tex.: 132, 133
Real Estate Financing, Inc., Montgomery: 115, 118
Redding Bank of Commerce, Calif.: 52, 53
Redlands Federal Bank, Calif.: 122, 123
Redstone Federal Credit Union, Huntsville, Ala.: 132, 133
Regency Bank, Fresno, Calif.: 52, 53
Regional Bank of Rifle, Colo.: 54, 55
Reilly Mortgage Group, Inc., Vienna, Va.: 115, 118
Republic Bank Norman, Okla.: 54, 55
Republic Federal Savings & Loan Assn., Los Angeles: 122, 123, 126, 128, 129
Republic National Bank, Miami: 16, 18, 35
Republic National Bank, New York: 12, 19, 20, 28, 29, 30, 45, 47, 48, 60, 63, 64, 65, 67, 68, 69, 70, 71, 72, 73, 74, 75, 77, 78, 89, 95, 101
Reynolds Carolina Credit Union, Winston-Salem, N.C.: 132, 133
Rhode Island Hospital Trust National Bank, Providence, Rhode Island: 14, 19, 21, 28, 29, 39, 43
Ridgewood Savings Bank, Queens, New York: 121, 125, 128, 130
Riggs National Bank, Washington D.C.: 12, 18, 20, 24, 30, 34, 36, 39, 41, 43, 62, 67, 68, 70, 77, 78, 80, 82, 84, 87
River Bank America, New York: 120, 125, 127, 130
Riyad Bank Ltd., Riyadh: 96, 99
Robins Federal Credit Union, Warner Robins, Ga.: 132, 133
Rochester Community Savings Bank, N.Y.: 118, 120, 125, 127, 130
Rockland Federal Credit Union, Rockland, Mass.: 132, 133
Rockland Trust Co., Mass.: 36, 43
Rockwell Federal Credit Union, Downey, Calif.: 132, 133
Roosevelt Bank, FSB, Chesterfield, Mo.: 121, 124, 127, 129
Roosevelt Savings Bank, Garden City, N.Y.: 121, 125, 128, 130
Roslyn Savings Bank, N.Y.: 122, 125, 128, 130
Royal Bank of Canada, Montreal: 93, 98, 102, 103, [illegible], 106, 109, 110
Royal Bank of Scotland Plc., Edinburgh, U.K. : 93, 100, 102, 103, 104, 110
Ryland Group, Inc., Columbia, Md.: 115, 118

S

Sacramento Savings Bank, Calif.: 120, 123, 127, 129
Saint Henry Bank, Ohio: 52, 53
Saitama Bank Ltd., Urawa, Japan: 93, 99, 102, 103, 104, 106
San Antonio Federal Credit Union, Tex.: 132, 133
San Diego County Credit Union, San Diego, Calif.: 132, 133
San Diego Trust & Saving Bank, Calif.: 16, 18, 22, 40, 41, 43, 45
San Francisco Federal Savings & Loan Assn.: 120, 123, 127, 129
San Jacinto Savings Assn., FA, Houston: 120, 125, 127, 130
San-in Godo Bank, Ltd., Matsue: 95, 99
Sandia Federal Savings & Loan Assn., Albuquerque, N.M.: 122, 124
Santa Barbara Bank & Trust Co., Calif.: 34, 35
Santa Barbara Federal Savings & Loan Assn., Calif.: 121, 123, 127, 129
Santa Clarita National Bank, Valencia: 24
Santa Monica Bank, Calif.: 34
Santander Federal Savings Bank, Bayamon, P.R.: 121, 125, 128, 130
Sanwa Bank California, San Francisco, Calif.: 12, 18, 20, 28, 29, 30, 32, 33, 34, 38, 41, 43, 63, 64, 65, 70, 84, 87, 97, 101, 107
Sanwa Bank Ltd., Atlanta: 107
Sanwa Bank Ltd., New York: 107
Sanwa Bank Ltd., Osaka, Japan: 93, 99, 102, 103, 104, 106
Saratoga National Bank, Calif.: 52, 53
Sargent County Bank, Forman, N.D.: 54, 55
Saudi American Bank, Riyadh: 97, 99
Schools Federal Credit Union, Sacramento, Calif.: 132, 133
Scotiabank de Puerto Rico, San Juan: 35
Seamen's Bank for Savings FSB, New York: 25
Sears Mortgage Corp., Vernon Hills, Ill.: 114, 115, 118
Sears Roebuck & Co., Chicago: 118
Sears Savings Bank, Glendale, Calif.: 120, 123, 127, 129
Sears, Roebuck & Co., Chicago: 114
Seasons FSB, Richmond: 25
Seattle-First National Bank, Washington: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 47, 50, 70, 96, 101
Second National Fed. Savings Bank, Salisbury, Md.: 121, 124, 127, 129
Secor Bank, FSB, Birmingham, Ala.: 121, [illegible], 127, 129
Security Bancorp, Inc., Southgate, Mich.: 64, 65, 88
Security Bank & Trust Co., Southgate, Mich.: 16, 18, 22, 24, 35, 39, 41, 43
Security Bank of Southwest Missouri, Cassville, Missouri: 54, 55
Security Bank South Dakota NA, Fort Pierre, South Dakota: 54, 55
Security Bank, Lewisville, Tex.: 54, 55
Security Bank, SSB, Milwaukee, Wis.: 121, 126, 127, 130
Security First Fed. S & L Assn., Daytona Beach, Fla.: 122, 123, 128, 129
Security FSA, Richmond: 25
Security National B&T Co., Springfield, Ohio: 52, 53
Security Pacific Bank Arizona, Arizona: 14, 18, 21, 24, 32, 33, 34, 39, 41, 43
Security Pacific Bank NA, Tempe, Ariz.: 40, 41
Security Pacific Bank Oregon, Portland: 16, 18, 19, 22, 34, 40
Security Pacific Bank Washington NA, Seattle, Washington: 12, 19, 20, 25, 28, 29, 30, 32, 33, 34, 38, 43, 47, 50, 70, 97, 101
Security Pacific Bk Wash. NA: 70
Security Pacific Corp., Los Angeles, Calif.: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 77, 80, 82, 84, 87, 90, 102, 103, 104, 118

Where to Find Your Company's Statistics

Security Pacific National Bank, Los Angeles, Calif.: 12, 18, 20, 24, 26, 28, 29, 30, 32, 33, 34, 38, 41, 43, 45, 47, 50, 60, 70, 93, 101, 115, 118
Security Pacific State Bank, Irvine, Calif.: 43
Security Savings & Loan Assn., Scottsdale, Ariz.: 122, 123
Security Savings Bank, SLA, Vineland, N.J.: 121, 124, 128, 130
Security Service Federal CU, San Antonio, Tex.: 132, 133
Security State B&T Co., Fredericksburg, Tex.: 52, 53
Security State Bank, Anahuac, Tex.: 54, 55
Senshu Bank, Ltd., Kishiwada: 96, 99
77 Bank, Ltd., Sendai Japan: 94, 99
Seymour Trust Co.: 24
Shawmut Bank NA, Boston, Massachusetts: 10, 12, 18, 20, 24, 28, 29, 30, 32, 33, 34, 36, 38, 41, 43, 45, 47, 50, 70, 96, 101
Shawmut Bank of R.I. NA, Providence: 24
Shawmut Mortgage Co., West Hartford, Conn.: 115, 118
Shawmut National Corp., Hartford, Conn.: 60, 63, 67, 68, 71, 72, 73, 74, 75, 78, 80, 82, 84 87, 118
Shawmut Worcester County Bank NA, Worcester: 24
Shearson Lehman Hutton Inc., New York: 114, 118
Shearson Lehman Hutton Mortgage Corp., Irvine, Calif.: 115, 118
Shearson Lehman Mortgage Corp., Irvine, Calif.: 114
Shiga Bank, Ltd., Otsu Japan: 94, 99
[illegible]oku Bank, Ltd., Kochi: 95, 99
Shimizu Bank, Ltd.: 95, 97, 99
Shinhan Bank, Seoul: 95, 99
Shinwa Bank, Ltd., Sasebo: 96, 99
Shizuoka Bank Ltd.: 93, 99
Shoko Chukin Bank, Tokyo: 93, 99, 102, 103, 104
Siam Commercial Bank Ltd., Bangkok: 97, 100
Signet Bank Maryland, Balti[illegible]re, Maryland: 14, 18, 21, 34, 40, 41, 43, 45, 48, 50
Signet Bank/Virginia, Richmond, Virginia: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 43, 45, 47, 48, 62, 63, 64, 65, 67, 69, 70, 71, 72, 73, 74, 75, 80, 82, 84, 90, 97, 101
Silicon Valley Bank, Santa Clara, Calif.: 34, 35
Skandinaviska Enskilda Banken, Stockholm : 93, 100, 102, 103, 104, 110
Skopbank, Helsinki Finland: 94, 98, 110
Societe Generale Alsacienne de Banque, Strasbourg: 95, 98
Societe Generale, Paris: 93, 98, 102, 103, 104, 106, 110
Societe Nationale de Credit a l'Industrie, Brussels: 95, 98
Society Bank & Trust Co., Toledo, Ohio: 14, 19, 21, 25, 34, 39, 46, 48
Society Bank Indiana, South Bend: 35, 46, 48
Society Bank Michigan, Ann Arbor: 35
Society Bank NA, Dayton, Ohio: 14, 19, 21, 25, 34, 35, 39, 43, 46, 48
Society Bank, Columbus: 25
Society Corp., Cleveland, Ohio: 60, 63, 64, 65, 67, 69, 71, 72, 73, 74, 75, 77, 78, 80, 82, 84, 89
Society for Savings, Hartford, Conn.: 120, 123, 127, 129
Society National Bank, Cleveland, Ohio: 12, 19, 20, 28, 29, 30, 34, 38, 43, 45, 46, 47, 50, 54, 60, 70, 97, 101
Solon State Bank, Iowa: 54, 55
Somerset Trust Co., Bridgewater Twp., N.J.: 36
South Boston Savings Bank, Boston: 121, 124, 128, 129
South Carolina Federal S&L Assn., Columbia: 128, 130
South Carolina National Bank, Columbia, S.C.: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 43, 45, 46, 47, 48, 62, 63, 64, 65, 67, 69, 70, 75, 80, 82, 84, 90, 97, 101
South Shore Bank, Quincy, Mass.: 36
Southeast Bank NA, Miami, Fla.: 12, 18, 20, 28, 29, 30, 33, 34, 36, 38, 41, 43, 45, 46, 47, 48, 50, 60, 70, 96, 101
Southeast Banking Corp., Miami, Fla.: 60, 63, 67, 68, 71, 72, 73, 74, 75, 80, 82, 84, 87
Southern Calif. Federal S & L Assn., Beverly Hills: 121, 123, 127, 129
Southern National Bank of N.C., Lumberton: 14, 19, 21, 34, 40, 43, 89
SouthTrust Bank of Alabama NA, Birmingham, Alabama: 14, 18, 21, 32, 33, 34, 40, 41, 43, 45, 46, 62, 63, 64, 65, 67, 68, 75, 87
Southwest Federal Savings Assn., Dallas: 118, 120, 125, 127, 130
Southwest Savings & Loan Assn., FA, Phoenix, Ariz.: 24, 121, 128, 129
Sovran Bank NA, Richmond, Virginia: 12, 19, 20, 28, 29, 30, 32, 33, 34, 38, 43, 45, 46, 47, 50, 70, 95, 101
Sovran Bank, Chattanooga: 25
Sovran Bank, Greeneville: 25
Sovran Bank, Hickman County, Centerville, Tenn.: 25
Sovran Bank, Memphis: 25
Sovran Bank, NA, Norfolk: 60
Sovran Bank, Union City, Tenn.: 25
Sovran Bank/Central South, Nashville, Tenn.: 25, 28, 29, 38, 43, 46
Sovran Bank/D.C. National, Washington, D.C.: 34, 36
Sovran Bank/Maryland, Bethesda: 14, 18, 21, 32, 33, 34, 36, 39, 41, 43, 45, 46, 47, 48
Sovran Bank/Tennessee, Nashville: 12, 19, 21, 25, 32, [illegible], 34
Sovran Bank/Tri-Cities, Johnson County: 25
Sovran Financial Corp., Norfolk: 90
Sovran Mortgage Corp., Richmond: 115, 118
Sparbanken Alfa, Jonkoping: 97, 100
Sparbankernas Bank, Stockholm: 93, 100, 102, 103, 104
Sparekassen Bikuben, Copenhagen: 95, 98
Sparkasse in Bremen: 97, 98
Spencer Savings Bank, SLA, Garfield, N.J.: 122, 124, 128, 130
Springfield Institution for Savings, Mass.: 122, 124, 128, 129
Springmaid Federal Credit Union, Lancaster, S.C.: 132, 133
St. Mary's Bank Credit Union, Manchester, N.H.: 132, 133
St. Paul Federal Bank for Savings, Chicago: 120, 124, 127, 129
Stadtsparkasse Koeln, Cologne: 96, 98
Stadtsparkasse Munchen, Munich: 97, 98
Standard Bank of South Africa Ltd., Johannesburg: 96, 99
Standard Chartered Bank Plc, London: 94, 100, 110
Standard Federal Bank for Savings, Chicago: 121, 124, 128, 129
Standard Federal Bank, Troy, Mich.: 97, 101, 120, 124, 127, 129
Standard Federal Savings Bank, Gaithersburg, Md.: 114, 118, 122, 124, 126, 127, 129
Star Banc Corp., Cincinnati, Ohio: 62, 63, 64, 65, 67, 69, 75, 80, 82, 84, 89
Star Bank NA, Cincinnati: 14, 19, 21, 34, 39, 43, 50, 62
State Bank of India, Bombay India: 94, 98
State Bank of New South Wales, Sydney: 95, 98
State Bank of Riverdale, Nebraska: 54, 55
State Bank of Victoria, Melbourne: 95, 98
State Bank of Wiley, Colo.: 54, 55
State Emp. Credit Union of Maryland, Inc., Towson: 132, 133
State Employees Credit Union, Raleigh, N.C.: 132, 133
State Savings Bank, Columbus, Ohio: 121, 125, 128, 130
State Savings Bank, Southington: 24
State Street Bank & Trust Co., Boston, Massachusetts: 12, 18, 20, 28, 29, 30, 50, 62, 70, 90, 101
State Street Boston Corp., Mass.: 62, 63, 64, 65, 68, 71, 72, 73, 74, 75, 77, 78, 80, 82, 84, 88
Staten Island Savings Bank, New York: 122, 125, 126, 128, 130
Stockmens National Bank, Rushville, Neb.: 54, 55
Stockton Savings Bank, FSB, Calif.: 122, 123, 128, 129
Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt: 95, 98
Sudwestdeutsche Landesbank, Stuttgart: 93, 98, 102, 103, 104
Sumitomo Bank Ltd., Atlanta: 107
Sumitomo Bank Ltd., Chicago: 107
Sumitomo Bank Ltd., New York: 107
Sumitomo Bank Ltd., Osaka, Japan: 93, 99, 102, 103, 104, 106
Sumitomo Bank Ltd., San Francisco: 107
Sumitomo Bank of California, San Francisco, Calif.: 14, 18, 21, 32, 33, 34, 35, 63, 64, 65, 78, 87, 107
Sumitomo Trust & Banking Co. Ltd., Los Angeles: 107
Sumitomo Trust & Banking Co. Ltd., Osaka, Japan: 93, 99, 102, 103, 104, 106
Summcorp, Fort Wayne, Indiana: 87
Summit Bancorp., Summit, N.J.: 75, 89
Summit Bank, Fort Wayne, Ind.: 16, 18, 22, 40, 41
Summit Hill Trust Co., Pa.: 54, 55
Summit Trust Co., N.J.: 16, 19, 22, 36, 40, 41, 43, 46, 48
Sun Bank NA, Orlando, Fla. : 14, 18, 21, 32, 33, 34, 39, 41, 43, 46
Sun Bank of Tampa Bay, Tampa, Fla.: 16, 18, 22, 40, 41, 46
Sun Bank/Miami NA, Fla.: 16, 18, 22, 40, 41, 46
Sun Bank/South Florida NA, Fort Lauderdale: 16, 18, 22, 39, 41, 46
Sun State Savings & Loan Assn., Phoenix: 24
Sunbelt National Mortgage Corp., Dallas: 115, 118
Sunbelt Savings, FSB, Dallas: 97, 101, 118, 120, 125, 127, 130
Sunburst Bank, Grenada, Miss.: 16, 18, 22, 40, 41
Suncoast Schools Federal Credit Union, Tampa, Fla.: 132, 133
Sunrise Bancorp, Roseville, Calif.: 78
SunTrust Banks, Inc., Atlanta, Georgia: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 80, 82, 84, 87, 90, 118
SunTrust Mo[illegible]e, Inc., Atlanta: 115, 118
Sunwest Bank of Albuquerque NA, N.M.: 16, 19, 22, 36
Superior Bank, FSB, Oakbrook, Ill.: 122, 124, 128, 129
Suruga Bank, Ltd., Numazu Japan: 94, 99, 110
Svenska Handelsbanken, Stockholm, Sweden: 93, 100, 102, 103, 104, 106, 110
Swiss Bank Corp., Basel: 93, 100, 102, 103, 104, 106
Swiss Bank Corp., New York: 107
Swiss Volksbank, Berne Switzerland: 94, 100
Synovus Financial Corp., Columbus, Ga.: 64, 65, 75, 87
Texas Commerce Bank NA, Houston: 28
Trust Company Bank, Atlanta: 28

Where to Find Your Company's Statistics

T

Taipei Bank: 96, 100
Taiwan Cooperative Bank, Taipei Taiwan: 94, 100
Taiyo Kobe Bank Ltd., Kobe: 110
Talman Home Fed. Savings & Loan Assn., Chicago: 118, 120, 124, 127, 129
Talman Home Mortgage Corp., Norridge, Ill.: 115, 118
TCF Bank Savings, FSB, Minneapolis: 118, 120, 124, 127, 129
TCF Mortgage Corp., Minneapolis: 115, 118
Teachers Credit Union, South Bend, Ind.: 132, 133
Teachers Federal Credit Union, Farmingville, N.Y.: 132, 133
Team Bancshares Inc., Dallas: 62, 63, 67, 69, 80, 82, 84, 90
Team Bank NA, Fort Worth, Tex: 14, 19, 21, 25, 26, 40, 45, 46, 47, 48, 62
Tehama County Bank, Red Bluff, Calif.: 52, 53
Telephone Employees' Credit Union, Pasadena, Calif.: 132, 133
Temple-Inland, Inc., Diboll, Tex.: 118
Teutopolis State Bank, Teutopolis, Ill.: 52, 53
Texas Bank, Odessa, Texas: 52, 53
Texas Commerce Bank Austin NA: 16, 19, 22, 34, 36
Texas Commerce Bank NA, Houston, Texas: 12, 19, 20, 25, 29, 30, 32, 33, 34, 40, 45, 47, 50, 70, 96, 101
Texas Commerce Bank-Conroe NA: 25
Texas Commerce Bank-Dallas NA: 25
Texas Commerce Bank-El Paso NA: 16, 19, 25
Texas Commerce Bank-Friendswood NA: 25
Texas Commerce Bank-Sugar Land NA: 25
Texas Dow Employees CU, Lake Jackson, Tex.: 132, 133
Texas National Bank, El Paso: 25
Texins Credit Union, Dallas: 132, 133
Thai Farmers Bank, Bangkok: 96, 100
The First, FA, Orlando, Fla.: 122, 123, 128, 129
The Golden 1 Credit Union, Sacramento, Calif.: 132, 133
Third Federal Savings & Loan Assn., Cleveland: 120, 125, 126, 127, 130
Third National Bank Nashville, Tenn.: 14, 19, 21, 25, 36, 40, 43, 46
Thurgauer Kantonalbank, Weinfelden: 97, 100
Tinker Credit Union, Tinker AFB, Okla.: 132, 133
Tochigi Bank, Ltd., Utsunomiya: 97, 99
Toho Bank, Ltd., Fukushima: 95, 99
Tokai Bank Ltd., Los Angeles: 107
Tokai Bank Ltd., Nagoya, Japan: 93, 99, 102, 103, 104, 106, 109
Tokai Bank Ltd., New York: 107
Tokai Bank of California, Los Angeles: 34, 35, 107
Tokyo Sowa Bank, Ltd.: 95, 99
Tokyo Tomin Bank, Ltd.: 95, 99, 110
Toronto Dominion Bank Canada: 94, 98, 106, 109, 110
Torrey Pines Bank, Solana Beach: 24
Towa Bank, Ltd., Maebashi: 96, 99
Tower Federal Credit Union, Ft. Meade, Md.: 132, 133
Toyo Trust & Banking Co. Ltd., Los Angeles: 107
Toyo Trust & Banking Co. Ltd., New York: 107
Toyo Trust & Banking Co. Ltd., Tokyo: 93, 99, 102, 103, 104, 106, 110
Transohio Savings Bank, Cleveland: 120, 125, 126, 127, 130
Travis Federal Credit Union, Vacaville, Calif.: 132, 133
Trenton Bank & Trust Co.: 24
Trinity National Bank, Dallas: 25
Troy & Nichols, Inc., Monroe, La.: 115, 118
Trust Company Bank of Douglas Cnty, Douglasville: 24
Trust Company Bank, Atlanta, Georgia: 14, 18, 20, 24, 29, 30, 34, 39, 41, 43, 46, 48, 50, 60, 70, 97, 101
Trust Company of New Jersey, Jersey City: 16, 19, 22
Trust Services of America, Inc., Los Angeles, Calif.: 80, 82, 84
Trustbank Savings, FSB, McLean, Va.: 121, 126, 127, 130
Trustco Bank New York, Schenectady: 35, 43
Trustcompany Bancorp., Jersey City: 77, 78
Trustcorp Bank, Toledo: 25
Trustmark Corp., Jackson, Miss.: 64, 88
Trustmark National Bank, Jackson, Miss.: 14, 18, 21, 24, 34, 39, 41, 46, 47, 48
TSB Bank, Plc., London : 94, 100
Tucker State Bank, Jacksonville: 24
Turkiye Cumhuriyeti Ziraat Bankasi, Ankara: 96, 100
TWA Credit Union, Kansas City, Mo. : 132, 133
Twin Falls Bank & Trust Co., Idaho: 24
Tyler National Bank, Tex.: 25

U

U.S. Bancorp Mortgage Co., Portland, Ore.: 115, 118
U.S. Bancorp., Portland, Ore.: 60, 63, 64, 65, 67, 69, 71, 72, 73, 74, 75, 76, 80, 82, 84, 90, 118
U.S. Bank of Washington NA, Seattle, Washington: 12, 19, 20, 28, 29, 30, 38, 70
U.S. Trust Corp., New York, N.Y.: 75, 80, 82, 84, 89
Uinta County State Bank, Mountain View, Wy.: 54, 55
UJB Financial Corp., Princeton, N.J.: 60, 63, 67, 68, 71, 72, 73, 74, 75, 77, 84, 89
Ulster Bank Ltd., Belfast: 97, 100
Uniao de Bancos Brasilieros, Sao Paulo, Brazil: 101
Unibank, Copenhagen Denmark: 94, 98
Unifirst Bank for Savings FS&LA, Jackson: 24
Union Bank of Finland, Ltd., Helsinki Finland: 94, 98
Union Bank of Norway, Oslo, Norway: 96, 99, 101
Union Bank of Switzerland, Zurich: 93, 96, 99, 100, 102, 103, 104, 106
Union Bank, Calif.: 33
Union Bank, Evergreen, Ala.: 54, 55
Union Bank, Jamestown, Tenn.: 52
Union Bank, Morrisville, Vermont: 52, 53
Union Bank, San Francisco, Calif.: 12, 18, 20, 28, 29, 30, 32, 34, 38, 41, 43, 47, 50, 63, 64, 65, 70, 71, 72, 73, 74, 75, 80, 82, 84, 87, 95, 101, 107
Union Banking Co., West Mansfield, Ohio: 54, 55
Union de Banques Arabes et Francaises, Paris: 97, 98
Union Federal Savings Bank, Brea, Calif.: 121, 123, 127, 129
Union Federal Savings Bank, Indianapolis: 122, 124, 128, 129
Union National Bank & Trust Co., Souderton, Pa.: 35
Union National Bank, Pittsburgh, Pa.: 14, 19, 21, 25, 34, 39, 46, 48, 62
Union Planters Corp., Memphis: 90
Union Planters National Bank, Memphis, Tenn.: 16, 19, 22, 40, 46
Union Trust Co., Stamford, Conn.: 14, 18, 21, 24, 34, 36, 39, 41, 43
United Air Lines Employees Credit Union, Chicago: 132, 133
United Bank of Denver NA, Colorado: 14, 18, 21, 34, 36, 40, 41, 50, 62
United Bank of Waco NA: 25
United Banks of Colorado, Denver, Colorado: 62, 63, 67, 68, 75, 80, 82, 84, 87
United Carolina Bancshares Corp., Whiteville: 89
United Carolina Bank, Whiteville, N.C.: 14, 19, 22, 34, 39, 43
United Counties Trust Co., Cranford, N.J.: 16, 19, 43
United Federal Savings Bank of Iowa, Des Moines: 122, 124, 128, 129
United Postal Savings Assn., St. Louis, Mo.: 128
United Jersey Bank Central NA, Princeton, N.J.: 35, 46
United Jersey Bank Commercial Trust, Jersey City: 25
United Jersey Bank Northwest, Dover, N.J.: 35
United Jersey Bank, Hackensack, N.J.: 12, 19, 20, 25, 28, 29, 30, 32, 33, 34, 36, 39, 41, 43, 45, 47, 48, 50, 60, 70
United Jersey Bank/Central NA, Princeton, N.J.: 14, 19, 22, 39, 41, 43
United Jersey Bank/Mid State, Hazlet Township, N.J.: 43
United Jersey Bank/Northwest, Dover, N.J.: 43
United Jersey Bank/South, NA, Cherry Hill, N.J.: 43
United Missouri Bancshares Inc., Kansas City, Missouri: 64, 65, 75, 80, 82, 84, 88
United Missouri Bank of Kansas City NA : 16, 18, 22, 23, 24, 50
United Mizrahi Bank Ltd., Tel-Aviv: 97, 98
United Mortgage Corp., Minneapolis: 115, 118
United Nations Federal Credit Union, New York, N.Y.: 132, 133
United Overseas Bank Ltd., Singapore: 95, 99
United Penn Bank, Wilkes-Barre, Pa.: 16, 19, 22, 40
United Postal Savings Assn., St. Louis, Mo.: 121, 124, 128, 129
United Savings Assn. of Texas, FSB, Houston: 120, 125, 127, 130
United Savings Assn. of the Southwest, FSB, Houston: 121, 126, 128, 130
United Savings Bank, FSB, San Francisco: 122, 123, 128, 129
United Savings of America, FS&LA, Chicago: 121, 124, 126, 128, 129
United Security Bank NA, Fresno, Calif.: 54, 55
United States National Bank of Oregon, Portland: 12, 19, 20, 25, 28, 29, 33, 34, 38, 45, 46, 47, 50, 60, 70, 96, 101
United States Trust Co., Boston: 16, 18, 22, 23, 24, 36
United States Trust Co., New York: 16, 19, 21, 40, 45
United World Chinese Commercial Bank, Taipei: 97, 100
University Savings Bank, Seattle: 122, 126, 128, 130
US Bank of Washington NA, Seattle: 32, 33, 34
USAA Federal Savings Bank, San Antonio, Tex.: 122, 126, 127, 130
USAA FSB, San Antonio: 126
USAIR Federal Credit Union, Coraopolis, Penn.: 132, 133
USGI, Inc., Norwalk, Conn.: 115, 118
UST Corp., Boston, Mass.: 80, 82, 88
USTrust, Cambridge, Mass.: 34, 36

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V

Valley Bancorporation, Appleton, Wis.: 64, 65, 75, 90
Valley Bank & Trust Co., Salt Lake City, Utah: 43
Valley Bank of Nevada, Las Vegas, Nevada: 14, 18, 21, 34, 40, 41, 43
Valley Bank, Moreno Valley, Calif.: 52, 53
Valley Capital Corp., Las Vegas, Nev.: 64, 65, 75, 77, 78, 80, 82
Valley Federal S & L Assn., Van Nuys, Calif.: 120, 123, 126, 127, 129
Valley National Bancorp, Clifton, N.J.: 64, 65, 75
Valley National Bank of Arizona, Arizona: 12, 18, 20, 28, 29, 30, 32, 33, 34, 36, 38, 39, 41, 43, 45, 47, 50, 62, 70, 96, 101
Valley National Bank, Glendale, Calif.: 24
Valley National Bank, Passaic, N.J.: 16, 19, 22
Valley National Corp., Phoenix, Ariz.: 62, 63, 67, 68, 71, 72, 73, 74, 75, 80, 82, 84
Valley View State Bank, Overland Park, Kan.: 34
Vereins-und Westbank, Hamburg: 95, 98
Vian State Bank, Okla.: 54, 55
Victoria Bank & Trust Co., Tex.: 16, 19, 23, 25
Victoria Mortgage Co., San Antonio, Tex.: 115, 118
Victoria Savings Assn., FSA, Tex.: 118, 122, 126, 128, 130

W

Wachovia Bank & Trust Co. NA, North Carolina: 33
Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.: 12, 19, 20, 30, 32, 34, 45, 47, 50, 60, 70
Wachovia Bank of Georgia NA, Atlanta, Georgia: 28, 29, 38, 41, 43, 97, 101
Wachovia Bank of N.C. NA, Winston-Salem, N.C.: 28, 29, 38, 43, 95, 101
Wachovia Corp., Winston-Salem, N.C.: 80, 82, 84, 118
Wachovia Corporation: 77
Wachovia Mortgage Co., Winston-Salem, N.C.: 115, 118
S.G. Warburg & Co., Ltd., London: 96, 100
Warner Center Bank, Los Angeles: 24
Washington Federal Savings & Loan Assn., Seattle: 121, 126, 127, 130
Washington Federal Savings Bank, Herndon, Va.: 128, 130
Washington Mutual Savings Bank, Seattle: 120, 126, 127, 130
Washington Mutual, FSB, Seattle: 122, 126, 128, 130
Washington S&LA, Stockton: 24
Washington State Employees Credit Union, Olympia: 132, 133
Washita Valley Bank, Fort Cobb, Okla.: 54, 55
Waterfield Mortgage Co., Inc., Fort Wayne, Ind.: 115, 118
Wells Fargo & Co., San Francisco, Calif.: 60, 63, 64, 65, 67, 68, 69, 71, 72, 73, 74, 75, 76, 77, 78, 80, 82, 84, 87, 90, 102, 103, 104
Wells Fargo Bank NA, San Francisco, Calif.: 12, 18, 20, 24, 26, 28, 29, 30, 32, 33, 34, 38, 41, 43, 45, 47, 48, 50, 60, 70, 92, 101
West Billings, Billings: 24
West Des Moines State Bank, Iowa: 52
West LB International, Luxembourg: 97, 99
West One Bancorp, Boise, Idaho: 64, 65, 67, 68, 75
West One Bank Idaho, NA, Boise, Fla.: 14, 18, 21, 40, 41
Westamerica Bancorp., San Rafael, Calif.: 78
Westamerica Bank NA, San Rafael, Calif.: 16, 18, 40, 41, 43
Westdeutsche Genossenschafts-Zentralbank, Duesseldorf Germany: 94, 98
Westdeutsche Landesbank Girozentrale, Duesseldorf: 93, 98, 102, 103, 104
Western Bank, Sioux Falls, S.D.: 50
Western Community Bank, Corona, Calif.: 52, 53
Western Community Bank, Tacoma, Wash.: 25
Western Fed. Savings & Loan Assn., Marina Del Rey, Calif.: 120, 123, 127, 129
Western Financial Savings Bank, Irvine, Calif.: 121, 123, 126, 127, 129
Western Industrial National Bank, South El Monte, Calif.: 54, 55
Western National Bank, Odessa, Tex.: 52, 53
Western S&LA FA, Phoenix: 24
Westfalenbank, Bochum: 95, 98
Westinghouse Federal Bank, FSB, Galesburg, Ill.: 122, 124, 126, 128, 129
Westpac Banking Corp., Sydney: 93, 98, 102, 103, 104
Weyerhaeuser Co., Tacoma, Wash.: 118
Weyerhaeuser Mortgage Co., Woodland Hills, Calif.: 115, 118
Whidbey Island Bank, Coupeville, Wash.: 52, 53
Whitney Holding Corp., New Orleans, La.: 14, 18, 21, 36, 88
Williamsburg FS&LA, Salt Lake City: 25
Wilmington Saving Fund Society, FSB, Del.: 121, 123, 128, 129
Wilmington Trust Co., Del.: 14, 18, 21, 24, 34, 38, 41, 43, 46, 47, 63, 64, 65, 75, 77, 78, 80, 82, 84
Winona National & Savings Bank, Minn.: 52, 53
Worcester County Institution for Savings, Worcester, Ma.: 121, 124, 126, 128, 129
World Financial Network National Bank, Whitehall, Ohio: 40
World Savings, FS&LA, Oakland, Calif.: 94, 101, 120, 123, 126, 127, 129
Worthen Banking Corp., Little Rock, Arkansas: 87
Wright-Patt Credit Union, Fairborn, Ohio: 132, 133

X,Y,Z

Yamaguchi Bank, Ltd., Shimonoseki Japan: 94, 99
Yamanashi Chuo Bank, Ltd., Kofu: 95, 99
Yaquina Bay Bank, Newport, Ore.: 25
Yasuda Trust & Banking Co. Ltd., Los Angeles: 107
Yasuda Trust & Banking Co. Ltd., New York: 107
Yasuda Trust & Banking Co. Ltd., Tokyo: 93, 99, 102, 103, 104, 106, 110
York Bank & Trust Co., Pa.: 16, 19, 22, 35
York Federal Savings & Loan Assn., Pa.: 122, 125, 128, 130
Yorkshire Bank Plc, Leeds: 97, 100
Zenshinren Bank, Tokyo: 93, 99, 102, 103, 104
Zentralsparkasse und Kommerzialbank, Vienna Austria: 94, 98
Zions Bancorporation, Salt Lake City, Utah: 64, 65
Zions First National Bank, Salt Lake City, Utah: 14, 19, 21, 25, 39, 43

DEWAR'S PROFILE:

MARK SALZMAN

HOME: Los Angeles, California.

AGE: 29.

PROFESSION: Author, actor, martial artist. "I know everyone in L.A. says that, but really, I am."

HOBBY: Going to the zoo. "It's the one place I won't be asked about China–except by, maybe, the pandas."

LAST BOOK READ: *Discos and Democracy: China in the Throes of Reform*, Orville Schell.

LATEST ACCOMPLISHMENT: Writing the script and starring in the movie "Iron and Silk," based on his book about his experiences as an English teacher in China.

WHY I DO WHAT I DO: "What else do you do with a degree from Yale in Chinese Language and Literature?"

QUOTE: 之呼者也

PROFILE: Animated, ebullient and prone to colorful exaggeration.

HIS SCOTCH: Dewar's® "White Label®," straight up. "After years of drinking nothing but rice wine, it was a pleasure to return to a place where my Scotch was always on the menu."

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